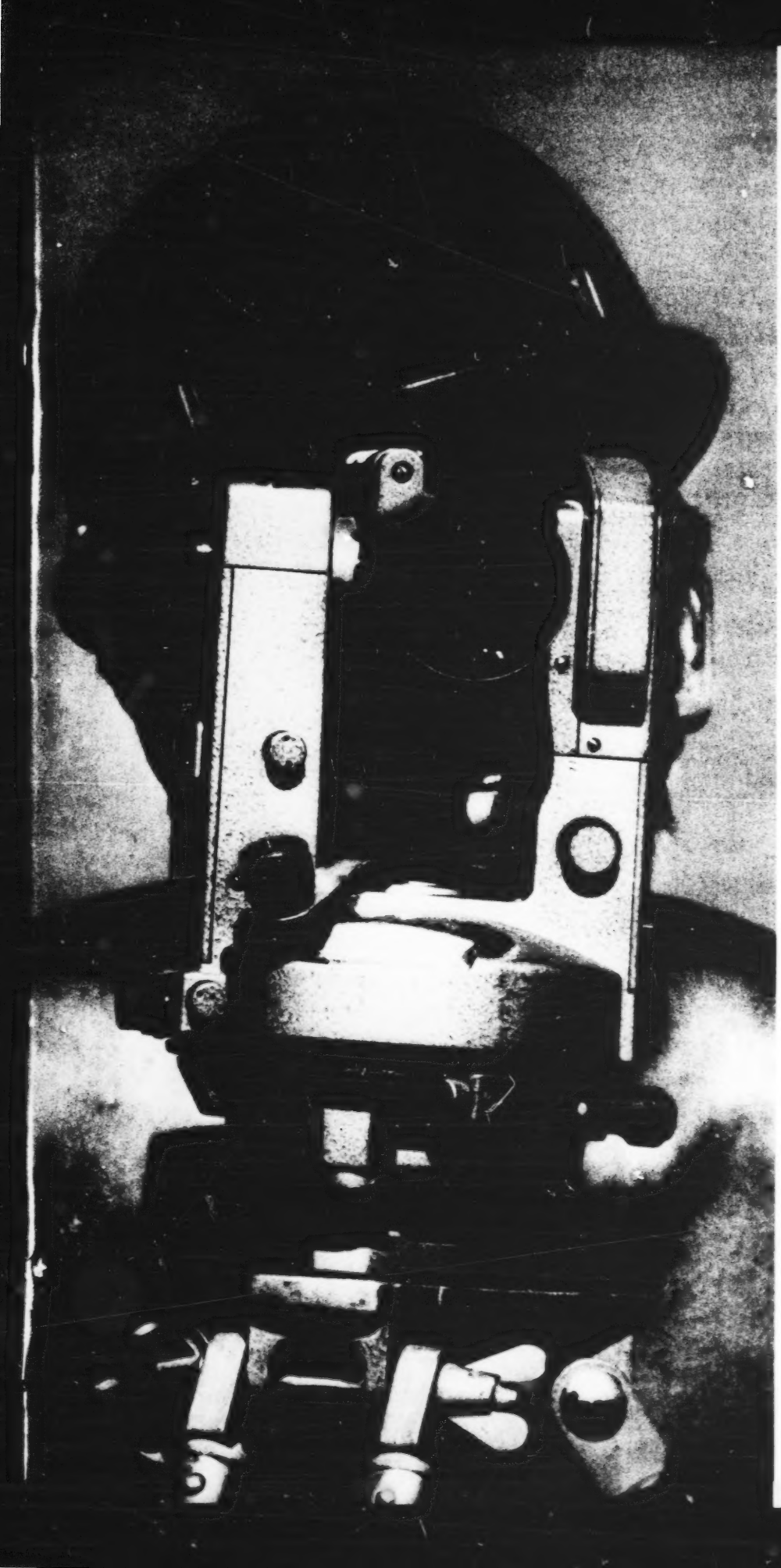

Alberta Housing Corporation

Annual Report 1981/82

Board of Directors (1981/82)

Members Appointed by Legislation

The Honourable
Tom Chambers, P. Eng.
Chairman
Minister Responsible for the
Corporation in the Legislature

Mr. K.D. Poholko, C.G.A.
Vice-Chairman
President
Alberta Housing Corporation

Mr. A.F. "Chip" Collins
Deputy Provincial Treasurer

Appointed Members

Mrs. Joyce Campbell
Calgary
From: September 1, 1979

Mrs. Kathleen Campbell
Edmonton
From: June 8, 1977

Mr. Walter Dowhaniuk
Banff
From: June 8, 1977

Mr. James Fargey
Edmonton
From: June 8, 1977

Mr. Laurent Lamoureux
McLennan
From: June 8, 1977

Mr. Peter Polischuk
Mundare
From: June 8, 1977

Mr. M.D. Rasmusson
Deputy Minister of Housing
From: March 28, 1979

Mr. George Renner
Medicine Hat
From: June 8, 1977

Mr. W.A.B. Saunders, P. Eng.
Edmonton
From: March 28, 1979

Legislation

The Alberta Housing Corporation is an agent of the Crown in right of Alberta, created to carry out duties and functions related to any program of housing or urban development as may be assigned to it by the Lieutenant-Governor in Council. It may undertake to carry to completion or assist in the provision, development, maintenance and management of housing:

a) generally, or
b) for middle and low-income families and individuals, or
c) for employees of the Government of Alberta, or
d) for senior citizens, or
e) for families and individuals receiving social allowances or social assistance.

In addition, the Corporation may undertake land development in a municipality for housing, institutional, commercial, industrial, park or service purposes.

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Letters of Transmittal

To The Honourable
Tom Chambers, P.Eng.
Chairman
Alberta Housing Corporation
Board of Directors

Sir:
I have the honour to submit the annual report of the Alberta Housing Corporation.
I have the honour to be, Sir,

Yours truly,

Kenneth D. Poholko, C.G.A.
President
Alberta Housing Corporation

To His Honour Frank Lynch-Staunton,
Lieutenant-Governor
of the Province of Alberta

Sir:
I have the honour to present herewith, for the information of Your Honour and of the Legislature of Alberta, the annual report of the Alberta Housing Corporation, covering the period from April 1, 1981 to March 31, 1982.

I have the honour to be, Sir, your obedient servant,

Tom Chambers, P.Eng.
Minister of Housing and Public Works
and Chairman
Board of Directors
Alberta Housing Corporation

Report of the Chairman

The 1981/82 fiscal year was another highly productive one for the Alberta Government in the provision of affordable housing to senior citizens and modest-income families. During this 12-month period the Alberta Housing Corporation responded to the needs of these two target groups with a record number of housing starts.

In total, Alberta Housing Corporation started construction of 3,669 housing units (including lodge beds) in 1981/82, a 16 per cent increase over last year and a 125 per cent increase over two years ago. This year's commitment to housing represents a capital expenditure of $197,741,960, made possible through loans from the Alberta Investment Division of the Alberta Heritage Savings Trust Fund. Included in this total figure are 132 general contracts which added $149,541,689 in new construction to the province's economy.

More than half of the corporation's unit commitments, 2070, were to the Senior Citizens Self-contained Program; a further indication of the priority which the government places on affordable housing for Alberta's many pioneers. This unit commitment of senior citizens apartments, constructed in 75 different projects across the province, represents a capital cost of $106.7 million including $81 million in new construction.

In addition to the apartment-like accommodation offered by the Self-contained Program, the Lodge Program provides Alberta's senior citizens with hotel-like accommodation. In the past fiscal year Alberta Housing Corporation awarded contracts to construct 10 different lodge projects with a combined total of 366 living units. This is the greatest demand for lodge accommodation in the past five years and was met at a total cost of approximately $16.4 million including $12 million in new construction.

Thirty-two new projects under the Community Housing Program were initiated in the 1981/82 fiscal year and will provide 1,138 rental units for Alberta's modest-income families. This record number of unit starts under the Community Housing Program was achieved at a cost of approximately $67.5 million contributing $53 million to new construction activity around the province.

Alberta Housing Corporation was called upon to provide 73 homes through its Transitional Housing Program in 1981/82. This activity added approximately $5.2 million to the economies of six northern Alberta employment centres in 1981/82 including $2.4 million in new construction.

The Government Staff Housing Program added $2 million to the economies of Alberta's less populated areas through the purchase or construction of 22 housing units. This program provides housing for government employees where none other is available.

In addition to these five housing programs, financed through the Alberta Heritage Savings Trust Fund, the Rural Mobile Home Program and Mobile Home Extension Program added 225 units to its portfolio at a cost of $4.9 million. These provide shelter for families in northern communities and isolated northern areas of the province.

The demand was again strong for the corporation's land programs in 1981/82. Communities across Alberta which lacked the financial resources or technical expertise to bank or develop land signed agreements to have Alberta Housing Corporation do so on their behalf. In total the corporation invested $51.5 million under the Residential Land Banking and the Residential Land Development Programs during the past 12 months. This includes approximately $11.6 million in land development contracts.

Coupled with the need for residential land is the need to assure an adequate supply of land for economic growth. Through the Industrial Land Banking and Industrial Land Development Programs, in 1981/82 the corporation provided assistance totalling $15.3 million including $7.8 million in land development contracts.

In addition to the Industrial and Residential Land Programs, the corporation continued its extensive land work in Fort McMurray. For the past decade Alberta Housing Corporation has sought to provide Fort McMurray with enough serviced land to meet future growth needs. For the first time, near the end of this fiscal year, this goal was realized with the servicing of the first phase of the Timberlea Subdivision. In total a residential land commitment of $51.4 million was made to Fort McMurray over the past fiscal year, including $33.7 million in new land development work in Timberlea, providing the city with its first edge on future residential growth. This edge enables the corporation to gear down its role in Fort McMurray and focus its land development resources on the town of Canmore.

Over the next few years Alberta Housing Corporation, in conjunction with the town of Canmore, will lay the groundwork for a five phase industrial, residential, and commercial land development which will help Canmore become the southern hub of the Eastern Slopes. When completed, this new development will provide enough residential land to accommodate 8000 people, virtually doubling the town's population.

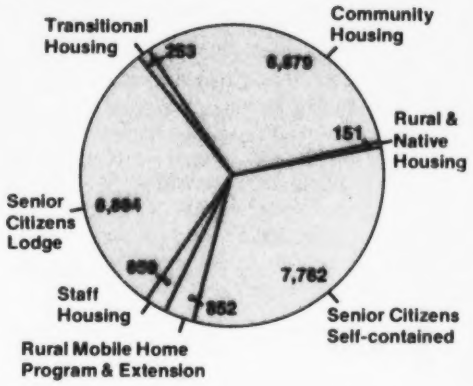
Without question, 1981/82 appears to be a pivotal year; one in which the corporation's construction programs have gained notable ground on the strong demands of its target groups. Through the diligence of all Alberta Housing Corporation employees in 1981/82, the shelter needs of these Albertans are many steps closer to being fulfilled.

Tom Chambers

Tom Chambers, P.Eng.,
Chairman of the Board

Inventory Report to March 31, 1981

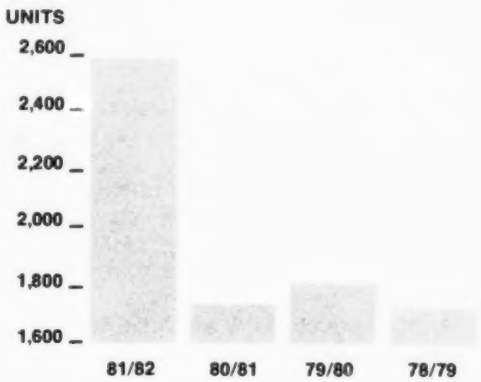
	Units/Beds
Community Housing	6879
Senior Citizens Self-contained	7762
Senior Citizens Lodge	6884 (beds)
Rural & Native Housing	151
Rural Mobile Home Program & Extension	852
Transitional Housing	253
Staff Housing	659
Total	**23440**



Unit Completions 1978/79-1981/82

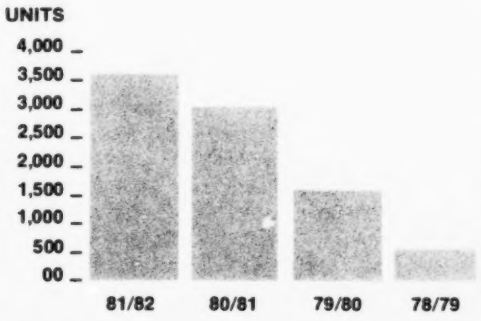
	81/82	80/81	79/80	78/79
Senior Citizens Lodge & Lodge Addition	159	247	102	168
Senior Citizens Self-contained	1392	1008	871	867
Community Housing	700	258	531	290
Special-Handicapped	—	—	79	—
Rural & Native Housing	—	15	52*	229
Transitional Housing	101	31*	13*	—
Staff Housing	36	17	23	29
Rural Mobile Home Program & Extension	142	159	144	93
Totals	**2589**	**1735**	**1815**	**1704**

* Total includes some acquisitions



Units Committed 1978/79-1981/82

	1981/82	1980/81	1979/80	1978/79
Staff Housing	22	36	7	15
Rural & Native Housing	—	1	23	61
Transitional Housing	73	66	0	13
Community Housing	1139	660	249	91
Senior Citizens Lodge	288	159	168	68
Senior Citizens Self-contained	2045	1425	1021	516
Totals	**3567**	**2347**	**1468**	**764**



Report of the President

Operations

During the past twelve months the corporation took several significant steps to ensure its future organizational and operating efficiency.

The most conspicuous of these steps was the incorporation of three different Edmonton offices under one roof. The Edmonton facility now houses all departments servicing the Northern and Central Regions of the province as well as all head office and executive functions. The impact of the move has already been felt in increased inter-departmental efficiency and communication thereby enhancing the corporation's responsiveness.

In another step, of longer term significance, the corporation installed a DEC 1100 computer and began developing a number of housing and financial information programs. Eventually housing, land, financial, client and tenant information on Alberta Housing Corporation programs may be accessed within seconds. The significance of such efficient information retrieval to the organization, our client groups, and the planning processes of the corporation cannot be overstated.

Again, in keeping with longer term developments, during the past year a fourth division, Program Services, was formed within the corporation the principal function of which is to provide the corporation with indepth statistical and market analysis for planning.

The new division will enable the corporation to more effectively priorize both provincial and local needs for our programs.

The corporation also revised the structure of its Development Division adding a Central Region to the existing North and South Regions. While this restructuring had little impact on the internal workings of the corporation it should result in the improved delivery of our products and programs to all areas of the province.

Products and Services

As stated in the Report of the Chairman, 1981/82 was a remarkable year for AHC. However, as the historical statistics on the facing page indicate, production levels have steadily increased over the past four years.

Unit commitments in 1981/82 are more than five times what they were in 1978/79 while annual completions this year increased by more than one-third over 1978/79 levels.

However, developing a tangible product is only half the corporation's function. The other half is managing the units once they are constructed. At the end of this fiscal year our corporate portfolio consisted of 16,556 housing units and another 6884 lodge beds.

This portfolio consists mainly of an indirect management inventory. That is to say, Alberta Housing Corporation relies heavily on local, volunteer boards of directors to handle the day-to-day responsibilities of approximately 90 per cent of its portfolio (6879 Community Housing units and 7762 Senior Citizens Self-contained apartments). It is a unique management situation. One that ensures that the decision makers are close to those affected by their decisions —the tenants. I might also add that this unique method of volunteer management has never before been pioneered to the extent or with the success that has been reached in Alberta. This success is a tribute to both the hardworking Property Management staff of the corporation and the many thousands of volunteers who dedicate their time and energy to making comfortable, affordable housing a reality for many modest income Alberta families and senior citizens.

Which brings us full circle to the financial commitment of the province in making affordable housing a reality. The Report of the Chairman highlights the dollar commitment in terms of new construction made through Alberta Housing Corporation. Those are capital investments made by the Government and amortized over the economic life of a project.

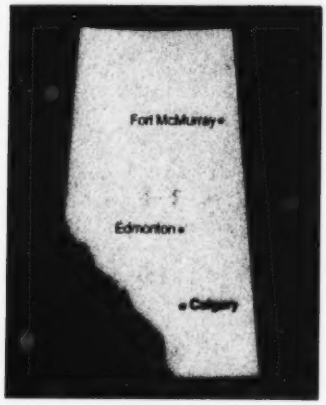
Affordability for the thousands of tenants living in these projects could not be achieved, however, unless the province also made a significant commitment to subsidizing the operating deficits of each project in Alberta Housing Corporation's portfolio. In 1981/82 this subsidy translated into about $112 per unit per month for all families living in Community Housing projects (or $10 million), $126 per unit per month for all senior citizens living in Self-contained apartments (or $10 million) and $321 per bed per year for all senior citizens living in Lodges (or $2 million).

These significant financial contributions, when coupled with capital investment, make Alberta's dollar commitment to affordable housing for seniors and modest-income families unparalleled in Canada.

I am proud of the role the Government has chosen to play through Alberta Housing Corporation in the delivery and management of affordable housing in our province. Naturally, I believe Alberta Housing Corporation's is a story filled with success. But I encourage you to judge for yourself by reading our clients' comments on our performance and the impact of our programs throughout this year's annual report.

K.D. Poholko, C.G.A.
President, Alberta Housing Corporation

Senior Citizens Self-contained Program



left: Queens Court's unique configuration helps to illustrate the variety of housing forms used for Self-contained projects.

right: Alder Court, a six-apartment, Infill project, received national recognition for its designed integration into an existing neighbourhood.

Architect Ian McDougall remembers back to 1973 when he and the small group meeting in his Calgary office were eating sandwiches and drinking coffee while working on papers to incorporate themselves as a non-profit sponsoring group. They chose the name the Elder Statesmen Group since most members were seniors who hoped to sponsor housing and have a say in how people their age would live. "Nobody took us seriously back then. After all," says Ian, "it's easier to believe in an established service or church group that has been around for maybe 50 or 100 years than in a group of volunteer seniors that could disband tomorrow."

The Elder Statesmen Group is now one of the largest senior citizens property managers in Alberta with a portfolio of 158 units — 62 of which (six projects) were built under AHC's Senior Citizens Self-contained Program.

However, sponsorship of affordable one-bedroom apartments — with rents geared-to-income — is not their only achievement. The Elder Statesmen have inspired new designs in seniors' apartments. The group felt lower-density, homey-style projects in residential neighbourhoods (called infills) would offer a more comfortable environment for seniors. So they set about to lobby levels of government with their proposal.

"Again," says Ian, who used his architectural experience to help the group come up with workable designs, "we weren't taken too seriously. It's as hard, sometimes harder, to administer six units as it is to administer 100 and depending on land costs, can be more expensive per unit to construct." However, in 1975 AHC decided to pilot their proposal.

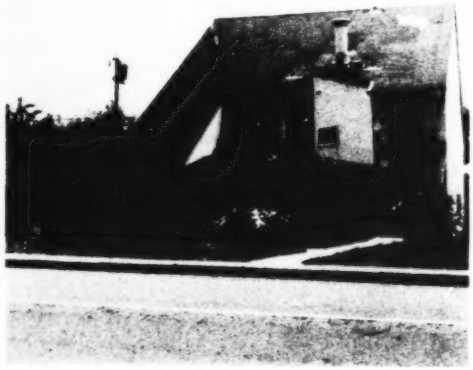
The outcome was a success. From the street, the project appears to be a large single family dwelling but a closer look reveals six entrances each leading to a one-bedroom Self-contained apartment. The project, named Alder Court, was entered in the 1977 Canadian Housing Design Competition as an example of quality, lower-cost housing and won national recognition with an honourary mention. Since then, four more infills (two designed by Ian: Boxwood Court & McCann Court) have been sponsored by the group.

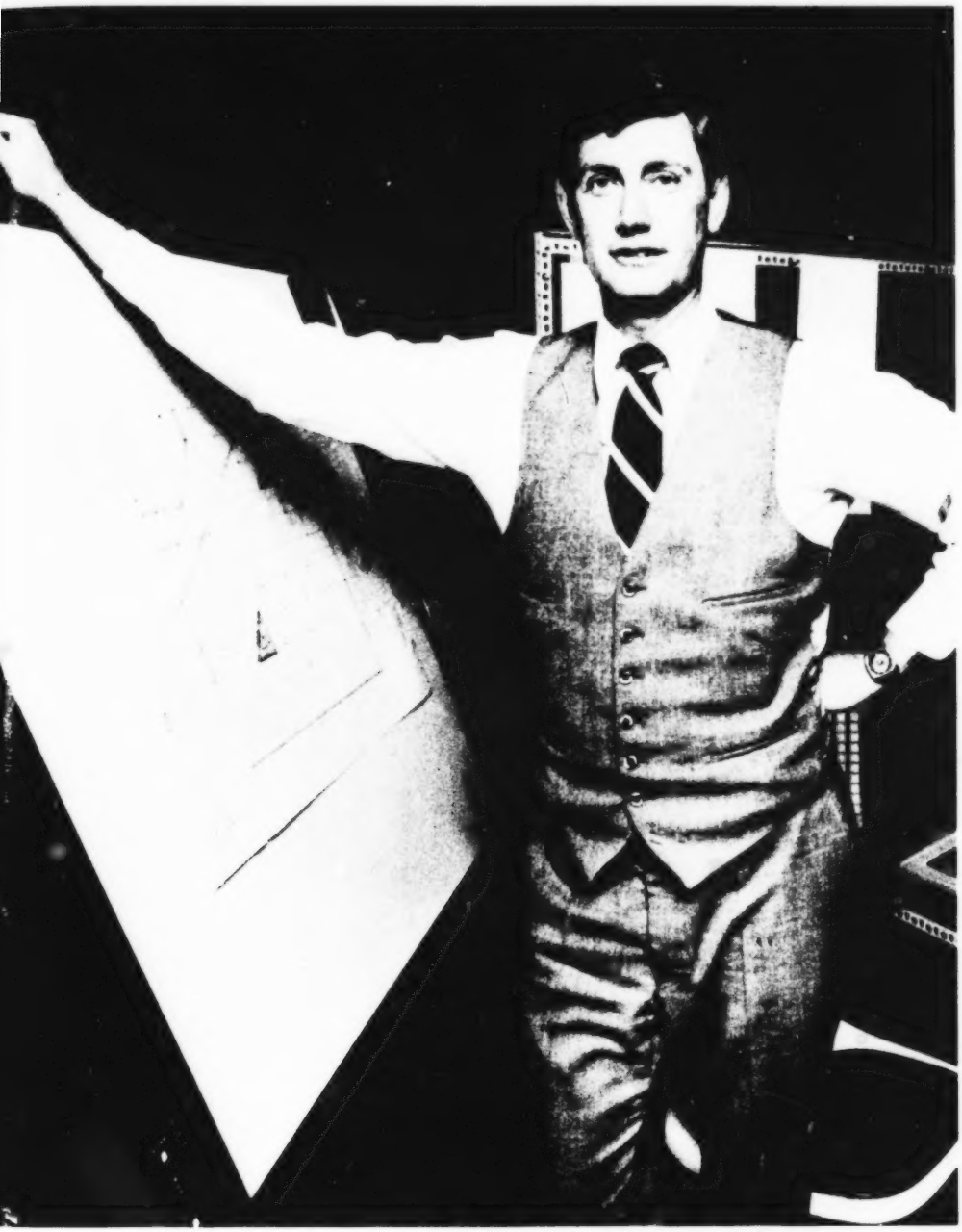
In March, 1982 the latest project sponsored by the Elder Statesmen Group, Queens Court, was completed. Again, the design is unique. This newest residence has 24 apartments, about three times the size of the infill projects managed by the group. It is comprised of two separate, two-storey stacked townhouse buildings containing 12 apartments each, six on the main level and six on the upper. Patios or balconies overlook a park with the Rocky Mountains as a backdrop.

In all, in 81/82, Alberta Housing Corporation started construction on 75 different Self-contained projects throughout Alberta with a combined apartment total of 2070. These projects will provide seniors with one-bedroom apartments in project types ranging from fourplex to high-rise depending on the needs of each community. In all cases seniors pay 25 per cent of monthly income towards rent.

Volunteer sponsoring groups, like the Elder Statesmen, manage the hundreds of Self-contained projects throughout Alberta. The groups, always comprised of local citizens, are responsible for selecting tenants, hiring a manager and caretaker, accounting, and ensuring the projects are well-operated and maintained. "The Elder Statesmen Group," says Ian, "has now become more of an administrative body settling down to manage the eight projects in their portfolio."

Ian has been affiliated with the Self-contained Program and AHC on a professional and volunteer level for 10 years. He says of the program: "It's successful"; and of the housing: that's where he'd like to live one day. Of AHC Ian says: he's found employees "not only interested in building projects within a budget, but who remember they're here to help people."





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Ian McDougall,
Calgary Architect,
Board Member
Elder Statesmen Group.

top: Ian McDougall, Calgary Architect, Board Member Elder Statesmen Group.

bottom: Premier Peter Lougheed declares Queens Court officially open.

right: Depending on the need and the neighbourhood Self-contained comes in all shapes and sizes: Columbus Manor, Calgary, 98 seniors apartments.

Senior Citizens Self-contained Program

Communities	Bachelor	1 Bedroom	2 Bedroom
Airdrie	—	28	—
Alix	—	—	8
Athabasca	—	—	28
Banff	28	—	—
Barrhead II	—	—	32
Bawlf	—	—	4
Beaverlodge	—	8	—
Beiseker	—	—	8
Berwyn	—	—	8
Black Diamond	—	—	10
Bonnyville	—	12	—
Bow Island	12	—	—
Brooks	—	—	27
Brooks	—	79	—
Bruderheim	—	16	—
Calgary			
Acadia I	—	104	—
Capital Hill 4 (Parkview)	—	—	167
Cathedral Manor	115	—	—
Connaught II	—	166	—
Eau Claire	126	—	—
Glamorgan II	—	—	24
Highland Park I	166	—	—
James Shouldice Addition	—	16	—
Kensington	56	—	—
Knights of Columbus	—	—	99
Lincoln Park I	166	—	—
North Haven I	66	—	—
Oi Kwan II	61	—	—
Ramsay III	—	28	—
Ramsay V	—	6	—
Richmond I	—	26	—
St. Anthony	60	—	—
St. James	—	53	—
Sharon Lutheran I	66	—	—
Sharon Lutheran II	36	—	—
Southwood	56	—	—
Spruce Cliff I	—	66	—
United Chinese	66	—	—
Victoria Park III	—	166	—
Camrose	—	—	66

Communities	Bachelor	1 Bedroom	2 Bedroom
Canmore	—	16	—
Carmangay	—	4	—
Carseland	—	4	—
Carstairs	—	8	—
Champion	—	4	—
Chauvin	—	—	4
Clyde	—	12	—
Coaldale	16	—	—
Cochrane	—	22	—
Cold Lake	—	20	—
Coronation	—	—	8
Coutts	—	—	6
Crossfield	24	—	—
Darwell	—	—	12
Debolt I	—	—	4
Debolt II	—	4	—
Devon	—	24	—
Donalda	—	—	4
Donnelly	—	8	—
Drayton Valley	32	—	—
Drumheller	—	28	—
Duchess	4	—	—
Eaglesham II	—	—	4
Edmonton			
Ansgar Villa	176	—	—
*Virginia Park**	140	—	—
Avenwood	—	—	66
Avon Glen	67	—	—
Beverly Ukrainian	30	—	—
Britannia Gardens	—	66	—
Canadian Romanian	—	51	—
Central Baptist	—	51	—
Chinese Alliance	—	36	—
Connors Road	304	—	—
Essex	—	76	—
Highlands	67	—	—
Hungarian	—	66	—
Jasper Place I	—	—	100
Jasper Place II	—	66	—
Knox United	70	—	—
La Fraternite de l'Age d'Or	—	—	56
Londonderry I	—	110	—

Communities	Planning Stage	Units in Progress	Units Completed
National Congress of Italian Canadians	—	55	—
Norwood	150	—	—
Ottewell	—	—	36
St. Joachims	—	—	150
St. Johns	—	78	—
St. Josaphat's	—	116	—
St. Nicholas	—	38	—
Veterans	—	—	53
Edson II	—	32	—
Elk Point	—	—	12
Empress	—	8	—
Fairview	—	—	16
Falher	—	—	16
Fort Chipewyan*	—	—	10
Galahad	—	—	4
Gibbons	—	18	—
Girouxville	—	8	—
Grand Centre	—	—	12
Grande Prairie II	—	71	—
Grimshaw	—	16	—
Hanna II	—	30	—
High Prairie	—	—	12
High River	20	—	—
Hinton	—	32	—
Hythe	—	—	12
Innisfail II	—	32	—
Innisfree	—	4	—
Jarvie	—	4	—
Jasper	—	33	—
Josephburg	8	—	—
Lac La Biche	12	—	—
Lacombe	—	24	—
La Crete	8	—	—
La Glace	—	8	—
Leduc	—	50	—
Lethbridge			
Green Acres Foundation	—	—	52
Housing Authority	—	136	—
Legion	—	37	—
Legion	—	32	—
London Road	—	9	—

Communities	Planning Stage	Units in Progress	Units Completed
Lloydminster			
Knox	—	24	—
St. Anthony's	—	24	—
Southridge	—	51	—
Lomond	—	—	4
Manning	—	16	—
Mannville	—	12	—
Marwayne	—	8	—
Mayerthorpe	—	12	—
Medicine Hat Maranatha Villa	—	—	33
Medicine Hat Memorial	70	—	—
Milk River	12	—	—
Millet	12	—	—
Mirror	—	—	8
Morinville	—	—	8
Nampa I	—	—	4
Nampa II	—	4	—
Nanton	12	—	—
Newbrook	—	—	4
New Norway	—	8	—
Nobleford	—	—	6
Olds	—	—	16
Onoway II	—	12	—
Peace River*	45	—	—
Penhold	—	8	—
Picture Butte	—	16	—
Plamondon II	—	4	—
Raymond	—	—	16
Redcliff	—	—	12
Red Deer			
Twilight Homes Foundation	—	100	—
Twilight Homes Foundation	25	—	—
Oddfellows	116	—	—
Rimbey	20	—	—
Rocky Mountain House	—	8	—
Rosemary	6	—	—
Rycroft	—	4	—
St. Paul	—	—	24
Sexsmith	—	—	12
Sherwood Park	—	—	81

Communities	Planning Stage	Units in Progress	Units Completed
Smith	4	—	—
Smoky Lake	—	—	8
Smoky Lake	8	—	—
Spruce Grove	—	—	30
Stavely	—	—	6
Stettler	—	24	—
Stony Plain	—	45	—
Strathmore II	—	32	—
Strome	—	—	4
Sundre III	—	16	—
Three Hills	—	—	10
Tilley	—	—	6
Tofield	—	—	12
Thorhild II	—	8	—
Two Hills	—	16	—
Valleyview	—	16	—
Vauxhall	—	—	8
Vegreville Lions	50	—	—
Vegreville Ukrainian	—	31	—
Vermilion	—	31	—
Veteran	—	4	—
Viking	—	16	—
Wabasca—Demarais	12	—	—
Wainwright	—	18	—
Warner	—	—	6
Waskateneau	—	8	—
Westlock	—	—	20
Wetaskiwin Legion	—	51	—
Wetaskiwin Lutheran	—	51	—
Totals	**2374**	**2878**	**1302**

* Combined Lodge & Self-Contained

Senior Citizens Lodge Program

"I was on the Burdette Village Council in 1959 when the lodge program was initiated by the provincial government. The government organized municipalities all over the province into groups called foundations which would administer the Lodge Program. These foundation groups needed representation from each one of the contributing municipal bodies. So as mayor, I accepted responsibility for representing the village on the local Forty-Mile Foundation."

Now president of the Alberta Senior Citizens' Homes Association, the body to which 58 municipal foundations belong, Raymond Clark says the accomplishments of the Lodge Program have been satisfying. As of March 31, 1982, there are 123 lodges throughout the province which provide homes for over 6,900 seniors.

"The lodge is their home," Mr. Clark explains. "Seniors have a room of their own. The lodge also provides hotel-like services — housekeeping, linen, laundry and meals. It is ideal for seniors who don't want to keep a household.

"Most of the guests are seniors who have lost their mates and could become lonely if they have to live alone. If they want to talk, they can enjoy the companionship of other guests and relax in the central lounge. They are free to come and go as they please. They may participate in organized recreational activities, or keep busy with projects in the hobby and craft rooms."

To qualify for lodge accommodation, applicants must be senior citizens in good health. Although each foundation may determine other eligibility requirements, seniors are generally selected from the foundation waiting list on the basis of their need for accommodation. They are accepted from the foundation area first, then from the rest of the province and finally from outside the province.

"AHC and the government of Alberta have kept up the pace of building lodges where they are needed," says Mr. Clark, "lodges are located in both rural and urban centres so seniors can remain in their community, close to family and friends." In 1981/82, Alberta Housing Corporation started construction of 10 lodge projects representing 366 suites with nine more projects totalling 344 suites in the planning stage.

AHC and the municipal foundations share in the responsibility for the Lodge Program. In 1981/82 the corporation committed $16.4 million towards land acquisition, construction, furnishings and equipment for the lodges. Capital for this program was borrowed from the Alberta Investment Division of the Alberta Heritage Savings Trust Fund. Operating deficits are shared by the municipal members of the foundation and the province.

The foundation must first receive the approval of participating municipalities before applying to Alberta Housing Corporation for a project. A survey is conducted to identify the need for lodge accommodation in the area. AHC examines the survey results and if there is a proven need, places the project on its capital budget. The budget then goes to legislature for review and approval. "The entire process takes about a year and a half," says Mr. Clark. "But I have no criticism with the red tape and time lines. It ensures that you don't end up with a project that isn't needed."

Upon completion of the lodge, AHC retains title to the property, but the task of management is turned over to the foundation. Each foundation appoints a board of directors from representatives of participating municipalities. The board lays down administrative policy, and hires a manager or matron, to supervise support staff and the day-to-day operations of the lodge.

"We're always trying to improve the program," says Mr. Clark. "We learn from our mistakes. Now architectural designs are more innovative, for example, the size of a lodge varies depending on the need of the community and the number of double rooms has been reduced substantially."

Mr. Clark says he was fortunate to get involved at the beginning of the Lodge Program, to participate in making Alberta a better place to live for the pioneers of the country. But the residents of lodges across Alberta may be equally fortunate by having Mr. Clark's experience and dedication behind the Lodge Program for so many years.

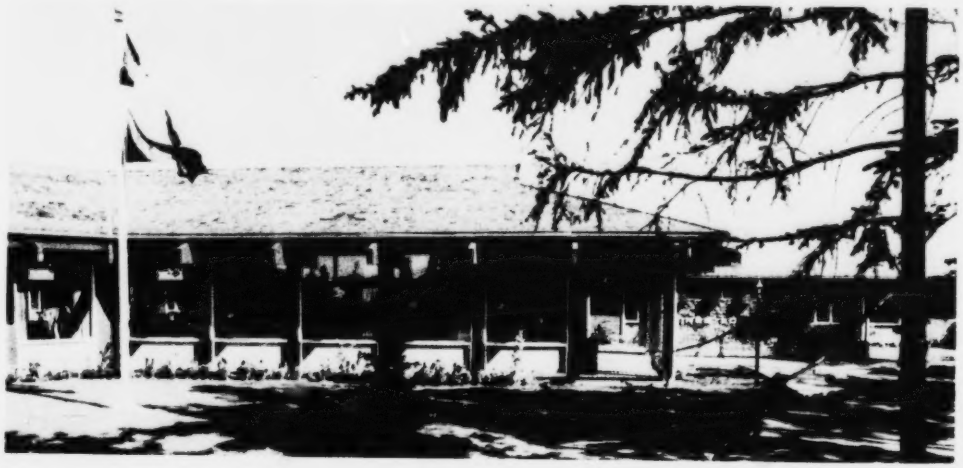
Page 10
The Pines Lodge in Red Deer provides accommodation for 68 senior citizens.

Page 11
top left: Raymond Clark and AHC's John Kitchen discuss a model of a proposed, northern Alberta Lodge.

top right: Tom Chambers, Minister of Housing and Public Works, unveils the dedication plaque at the official opening of Playfair Lodge in Bassano.

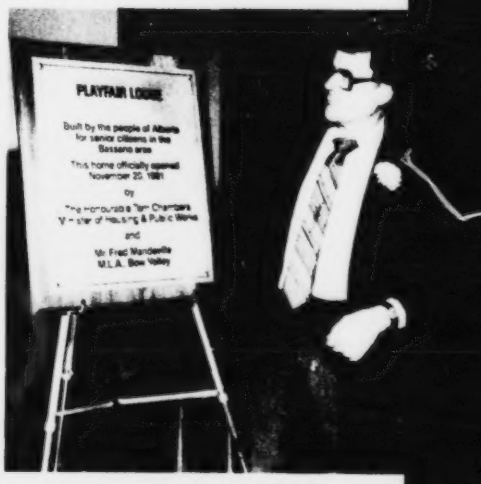
bottom left: Lounge, recreation and dining areas are provided in all lodges.

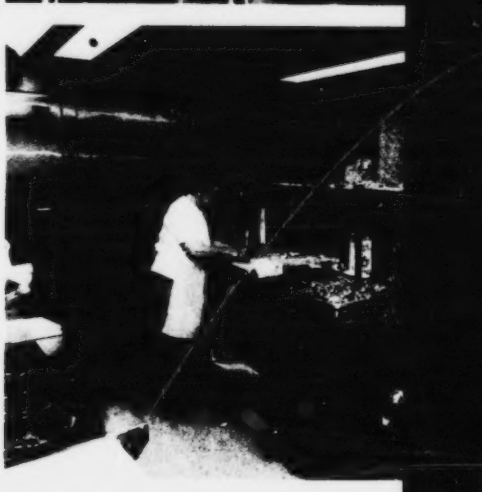
bottom right: Lodge staff prepare meals in spacious kitchen facilities.



"AHC and the government of Alberta have kept up the pace of building lodges where they are needed. Lodges are located in both rural and urban centres so seniors can remain in their community, close to family and friends."

Raymond Clark
President
Senior Citizens Homes
Association.





Community Housing Program

Communities	Planning Stage	Units in Progress	Units Completed
Bonnyville	—	—	15+
Bow Island IV	—	—	12
Brooks II	—	16	—
Calgary			
Abbeydale III	—	—	17
Abbeydale IV	—	—	14
Applewood I	—	53	—
Beddington Heights II	—	50	—
Castleridge I	—	—	16
Cedarbrae II	—	—	24
Dover VI	—	—	10
Erinwoods II	—	—	14
Erinwoods III	—	84	—
Falconridge I	—	—	48
Falconridge VI	—	—	20
Falconridge II	—	—	8
Glenbrook IV	—	48	—
Highland Park II	8	—	—
Inglewood VIII	—	18	—
Lincoln Park II	65	—	—
MacEwan Glen I	—	40	—
MacEwan Glen II	—	34	—
McKenzie I	—	51	—
North Haven II	—	12	—
Parkland I	—	—	8
Parkland II	—	—	10
Radisson Height V	—	—	9
Ramsay VII	12	—	—
Renfrew II	—	20	—
Shawnessy I	—	37	—
Temple I	—	—	38
Vista Heights I	—	23	—
Whitehorn I	—	—	16
Whitehorn II	—	—	8
Woodbine I	—	18	—
Woodlands I	—	56	—
Woodlands II	—	80	—
Camrose II	—	—	10
Camrose III	10	—	—

Communities	Planning Stage	Units in Progress	Units Completed
Canmore	30	—	—
Cold Lake	10	—	—
Edmonton			
Belmead I	—	18	—
Carlisle I	—	39	—
Carlisle II	—	46	—
Clareview II	—	—	64
Dunluce I	—	—	32
Dunluce II	—	—	25
Dunluce III	—	—	20
Dunluce IV	—	—	51 + S.C.
Ermineskin I	—	—	34
Ermineskin II	—	51	—
Hermitage III	—	57	—
Hillview I	—	—	66 + S.C.
Hillview III	—	26	—
*McCauley I**	—	36	—
Menisa I	—	25	—
Meyokumin I	—	34	—
Ormsby Place III	—	—	33
Primrose I	—	68	—
Saddleback II	—	28	—
Sakaw I	—	—	68 + S.C.
Tipaskan I	—	55	—
Yellowbird III	—	47	—
Fort McMurray	51	—	—
Fort McMurray	48	—	—
Grande Prairie	25	—	—
Lethbridge			
Lethbridge IV	—	—	30
Lethbridge	—	8	—
Lethbridge	—	10	—
Lethbridge	—	4	—
Lethbridge	8	—	—
Lethbridge	4	—	—
Lloydminster	—	40	—
Medicine Hat	—	30	—
Medicine Hat	30	—	—

Communities			
Raymond II	—	[illegible]	—
Red Deer			
Red Deer IV	—	—	[illegible]
Red Deer V	—	[illegible]	—
Red Deer VI	—	—	[illegible]
Red Deer VII	[illegible]	—	—
Strathmore	[illegible]	—	—

Communities			
Taber II	[illegible]	—	—
Vegreville	[illegible]	—	—
Wetaskiwin	—	[illegible]	—
Totals	[illegible]	[illegible]	[illegible]

+ acquisitions
* Combined Lodge, Self-Contained & Community
S.C. = Social Centre

Communities			
Berwyn	—	[illegible]	—
Cochrane	[illegible]	—	—
Edmonton			
Beverly	—	[illegible]	—
McCauley	—	[illegible]	—
South	[illegible]	—	—
*Virginia Park**	[illegible]	—	—
Fort Chipewyan*	—	—	[illegible]
Grande Prairie II	[illegible]	—	—
High River	[illegible]	—	—
Hines Creek	—	[illegible]	—
Holden	—	—	[illegible]
Lethbridge	—	[illegible]	—
Lethbridge Addition	—	—	[illegible]

Communities			
Medicine Hat	[illegible]	—	—
Peace River*	[illegible]	—	—
Redwater	—	—	[illegible]
Rimbey Addition	—	[illegible]	—
Rocky Mountain House	—	[illegible]	—
St. Paul Addition	—	—	[illegible]
Three Hills	[illegible]	—	—
Warburg	—	[illegible]	—
Westlock	[illegible]	—	—
Wetaskiwin Addition	—	—	[illegible]
Totals	[illegible]	[illegible]	[illegible]

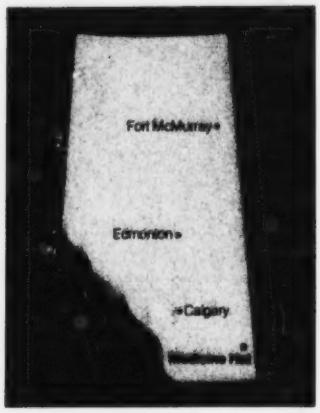
*Combined Lodge & Self-Contained

Senior Citizens Lodge Program

Communities			
Edmonton (Chinese Freemasons)	—	[illegible]	—
Edmonton (Good Samaritan)	[illegible]	—	—
Edmonton Oliver (Tegler)	—	[illegible]	—
Totals	[illegible]	[illegible]	—

1/3 Capital Grant Program

Community Housing Program



left: Medicine Hat had 86 Community Housing units in operation prior to 81/82, including this 12 unit project.

right: Community Housing offers a comfortable, affordable family environment.

Housing is taking on a new meaning in Medicine Hat. Civic administrators are attempting to define the role that housing plays in their city in an effort to create what will be a comprehensive Municipal Housing Policy -- the first of its kind for Medicine Hat. "Through the policy," John Foster, Social Planner for Medicine Hat, explains, "the city will hopefully be able to ensure the housing needs of all segments of its population are adequately met."

Developing a comprehensive housing policy is no easy task John admits. "Housing is a diverse and often controversial area. It means different things to groups. To developers it's a source of income, to municipalities it's a tax base and to citizens it's a physical and social necessity."

John indicates that, "most Medicine Hat residents can now meet their housing needs in the private market because the city, by owning a great deal of land, has been able to control speculation and keep land costs reasonable. But, in the overall housing picture, there are special needs groups — low-income families, seniors, the handicapped and others — who need some form of assistance to ensure their housing needs are met."

It is one of these special needs groups, which helps make-up the social mosaic of every community, that is serviced by the Community Housing Program. John says, "AHC's Community Housing Program is an option open to municipalities to provide rental housing which families on lower-incomes can afford."

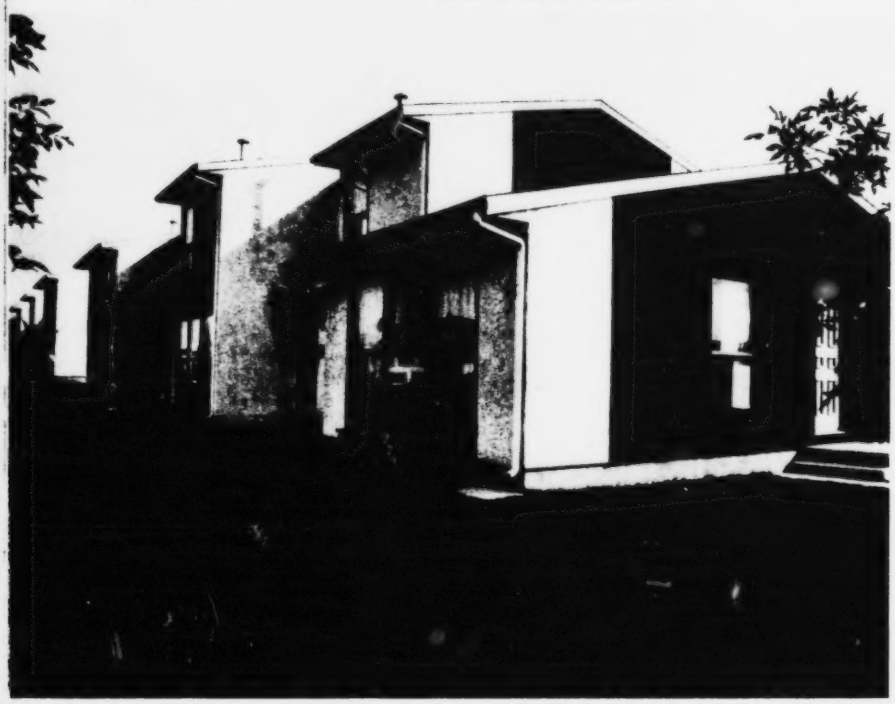
Medicine Hat has exercised this option several times in the past providing 86 one-to-four bedroom rental units for its modest-income families. During the 81/82 fiscal period construction began on 15 bi-level duplexes to put 30 more Community Housing units into the city's housing stock and at year end an additional 30 units are in the planning stage.

As in Medicine Hat, affordability remained a problem for many families seeking rental accommodation throughout the province. In response, Alberta Housing Corporation undertook construction of 32 Community Housing projects in 81/82 adding 1,138 affordably priced units to Alberta's family rental market. Another 351 units were on the drawing boards at year end.

AHC finances 100 per cent of the development costs of all Community Housing projects through debentures made available from the Heritage Savings Trust Fund. The projects, which take on a variety of low-density forms, are architecturally designed to complement the character of existing neighbourhoods. For all units, ranging in size from one-to-five bedrooms, rents are set at 25 per cent of the household income with a $5 monthly deduction for each dependent child. Rents don't normally provide enough revenue to pay operating and amortization costs so municipalities share 10 per cent of operating deficits with the remainder paid by the provincial and federal governments.

Projects are managed locally by housing authorities whose members, all residents of the town or nearby area, spend many volunteer hours selecting tenants, hiring staff to maintain and manage units and providing input to the planning of future projects.

Local involvement is a key ingredient to the success of the Community Housing Program. Under Medicine Hat's proposed Housing Policy a group of city officials, AHC representatives and housing authority members will be organized to open lines of communication to help ensure the program continues to meet the social, physical and economic needs of tenants, and remains administratively feasible for the city.

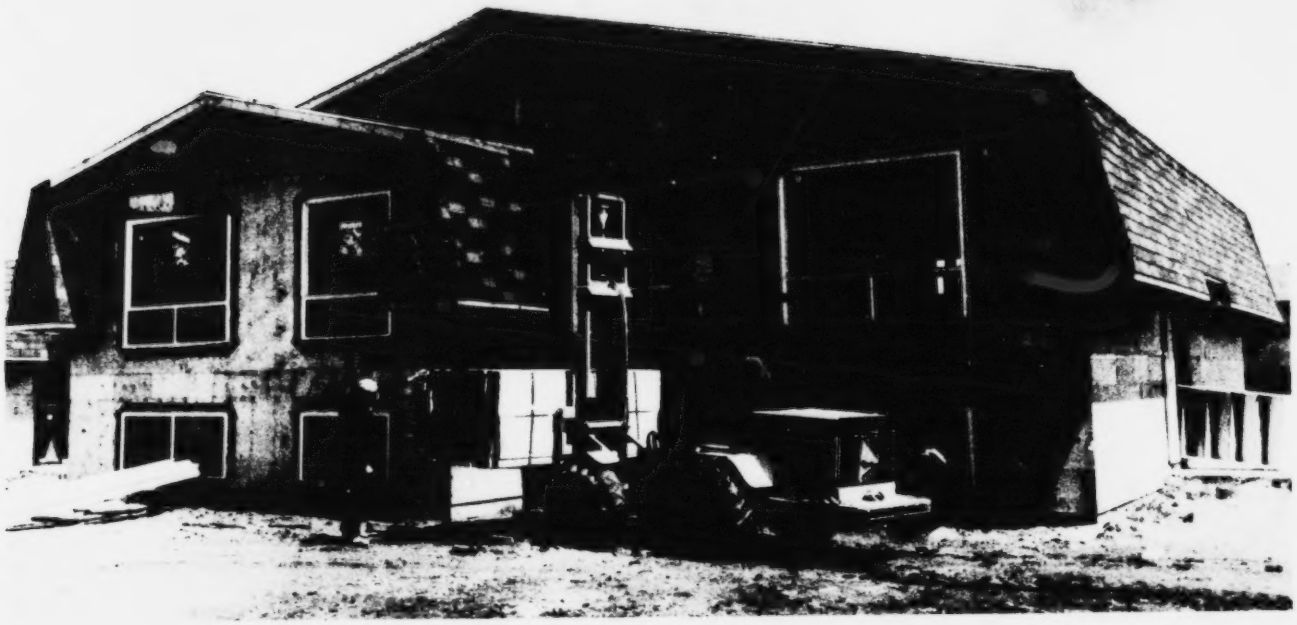


"Housing is a diverse and often controversial area. It means different things to groups. To developers it's a source of income, to municipalities it's a tax base and to citizens it's a physical and social necessity."

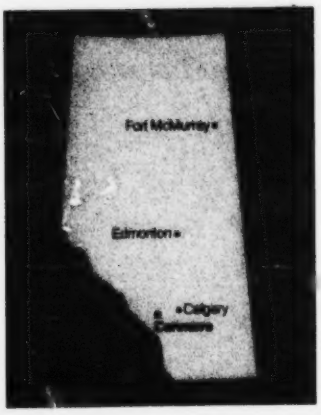
John Foster,
Social Planner,
City of Medicine Hat

top: John Foster, Social Planner, City of Medicine Hat.

bottom: 15 bi-level duplexes in Southridge area of Medicine Hat under construction in 81/82.



Canmore



"When Canmore was incorporated in 1965, there were no water or sewer systems in place. With help from a provincial grant, the town started to get on its feet but has always been in a catch-up position," explains Pat Byrne, Canmore's Mayor.

No one could predict the forces that would change Canmore, located just east of the Banff Park gates in southern Alberta, from a small coal mining settlement to a service-oriented, high-growth area. Development in Kananaskis Country to the south, growth restrictions on Banff to the west, Calgarians to the east setting up weekend retreats in the town, gave Canmore no time to adjust to its new-found status as a tourist centre before being faced with high housing demands and soaring land values.

Town officials first asked AHC for assistance in the early 70's and the corporation's involvement began with residential development in north Canmore. As the town's needs expanded so did the corporation's role. By 1980 AHC was planning the development of some 444 hectares across the TransCanada from the town. The site, referred to as Northeast Benchlands, was divided into five areas for long-term development: three to meet residential needs for an estimated 8,000 residents; one for tourist/commercial use and the fifth for an industrial park.

Before any development in Benchlands could begin, AHC needed to upgrade and install offsite services (sanitary and water trunklines) linking the area with town facilities — that step was completed in 81/82.

During the same period AHC began development of 30 lots in the first phase of Elk Run Industrial Park. Another 66 industrial lots are planned and will be developed as the market requires.

Planning for Cougar Creek Subdivision, the first phase in Area One Residential, was also done during 81/82. Development of the 280 single-family lots, 12 duplex and six multi-family sites will be undertaken in the summer of 82.

To accommodate traffic across the TransCanada between the new residential areas and the existing town, a two-lane overpass with a pedestrian walkway has been planned. As well, a bridge will be built to span Cougar Creek, the dividing line between residential and industrial areas in Benchlands. Construction of both these structures will be underway during the next fiscal year.

Approximately 19 hectares of level land adjacent to Hwy. 1, designated for commercial use, are highly visible and will no doubt influence the identity of the town. Therefore, commercial developments will be planned to complement those existing in Canmore's downtown area, to keep up with the needs accompanying residential growth and with the town's image in mind.

The town of Canmore and AHC have had a great deal of experience working together. So far Canmore has made use of AHC's seniors' housing programs, Residential Land Programs and this year the Industrial Land and Community Housing programs (30 units were near construction start at year end). Mayor Byrne thinks the programs at work in his community are "well thought out and reasonably well executed with execution improving all the time. Given the high percentage of young families and small businesses trying to establish in Canmore, if it weren't for AHC, Canmore would be a different sort of place."

left: Connecting services from town to N.E. Benchlands.

right: Bow River Lodge (65-bed) completed by AHC in 1977.

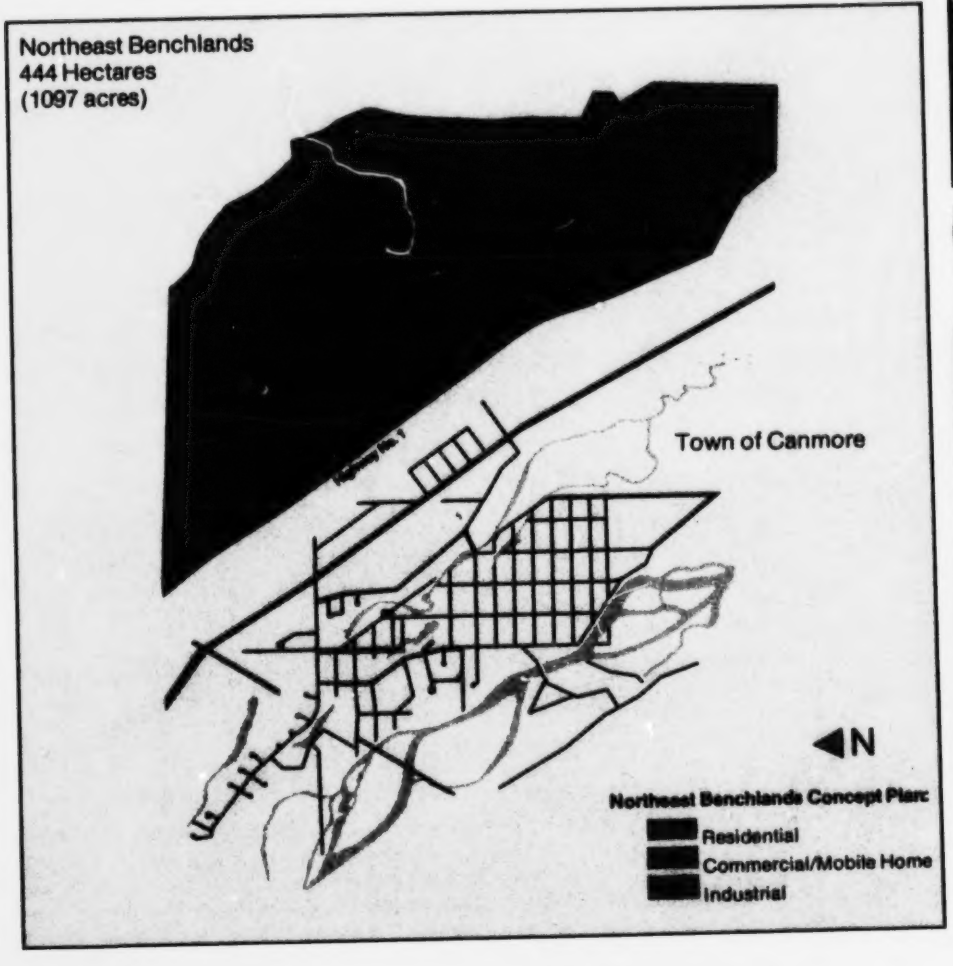
No one could predict the forces that would change Canmore from a small coal mining settlement to a service-oriented, high-growth area. "If it weren't for AHC, Canmore would be a different sort of place."

Pat Byrne,
Mayor,
Town of Canmore

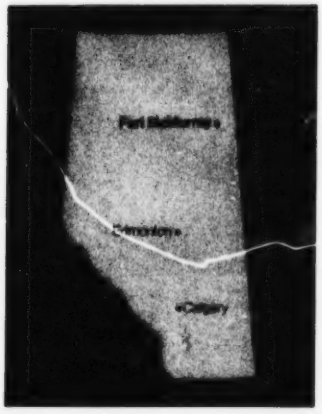
top: Pat Byrne, Mayor, Town of Canmore.

middle: Canmore's peaceful setting makes it an attractive tourist destination.

bottom: Canmore's high water table necessitated the use of divers for some underground servicing.



Fort McMurray



AHC's 963-stall Gregoire Mobile Home Park, started in 1973, is one of the largest mobile home parks in Canada.

Uncertainty is not new to Fort McMurray. Residents were uncertain for years if the town's growth rate, unprecedented in Canadian history, would ever subside. Then there was nearly two years of uncertainty about another mega-project as the city wavered on the brink of another boom.

Now McMurray is faced with a new uncertainty: for the first time in its history, rapid growth is neither occuring or immediately imminent. So city officials aren't presently concerned about coping with huge population increases. That problem of the past has been replaced with the challenge of predicting the growth of a city that has never known normal growth, a city that practically sits on one of Canada's largest proven oil reserves and, by virtue of its location, a city for which any growth is dependent on the tides of fortune in world petroleum markets.

As Mayor Ted Mason says, "It's very difficult to anticipate the trends over the next five years. You have to weigh out costs. The cost of oversupply now for growth in the future or undersupply now, in terms of future growth, to avert high front-end costs . . . but then face the rapid growth prospect and be in trouble again. There's a lot to worry about, but we have to move off the fence. We can't sit."

Fort McMurray hasn't been "sitting" in the area of land development. Timberlea, Alberta Housing Corporation's massive subdivision in the northwest end of the city, was designed to house upwards of 40,000 people. Mayor Mason explains that while the general economic downturn and lack of new oil sands development has reduced the immediate need for the subdivision, its future development is inevitable. "If our growth rate is sustained at anywhere from two to 10 per cent, Timberlea will play a major role. It's the only area that can handle the growth. I'm sure AHC is concerned, as we are, about what that growth rate will actually be. The time it takes to fully utilize Timberlea is entirely dependent on what happens in terms of growth."

When Timberlea was on the drawing board in 1979-80, the outlook for growth in Fort McMurray was considerably greater than it is today. "Yet," says Mayor Mason, "there was sufficient foresight to say 'Maybe it won't be this way tomorrow', so the subdivision was designed to be developed on an incremental basis (eight distinct neighbourhoods). There is flexibility in the design to allow for change that's forced upon us by reason of economic realities."

Over the course of the 1981/82 fiscal year, water and sewer trunk line servicing was completed for all of Timberlea and Confederation Way, the new subdivision's main artery, was paved. In Neighbourhood 1, 672 lots were completed to the lot grading stage with placement of shallow utilities scheduled for completion by early summer '82 making it ready for lot sales. The majority of work was completed on the 13 million litre (three million gallon) water reservoir and pump house. With the addition of an extra pump at some point in the future, the facilities will provide water service for Timberlea's 40,000 future inhabitants. Stripping and clearing in Neighbourhoods 2 and 3 and part of 8 were completed and design details for these areas were being finalized at the end of the fiscal year.

Mayor Mason explains, "The basic idea, main trunk servicing now and detailed development as required, costly as it is, is the only option we have. The cost, many millions of dollars, is a major commitment, a commitment to the future. Both the city and AHC have to worry about it: how far do you go, when do you go and how do you justify it while guessing at the growth rate?

"That's probably the most worrisome aspect. We're talking about a long-range project and it's difficult to make accurate projections. But I think it was approached quite realistically. I don't think we made too many mistakes."

Part of the reason for his confidence, Mayor Mason adds, is the experience gained by AHC and the city over the course of AHC's involvement in land development in McMurray. It started in 1972 with the development of two residential subdivisions and one industrial park. The 79 hectare Beacon Hill subdivision provided 711 housing lots and the 44 hectare Gregoire Mobile Home Park added over 800 mobile home stalls to Fort McMurray's housing market. In addition, AHC developed 98 industrial lots in the MacKenzie Industrial Park providing much needed space for McMurray's growing business and light industry sector. "I'm sure AHC had never taken on anything like this in its history and when you're breaking new ground, from wherever you're sitting, there's bound to be a lot of pain and anxiety associated with the experience. I sense there's more expertise on AHC's side now and I'm absolutely certain there's more on the city's side."

With that expertise has come a better understanding of the roles the two parties play, more willingness to sort out issues and reach agreement. "Both sides," says the Mayor, "learned that problems were really mutual and that they had to be resolved before we could go the next mile. I think we're now able to do that."

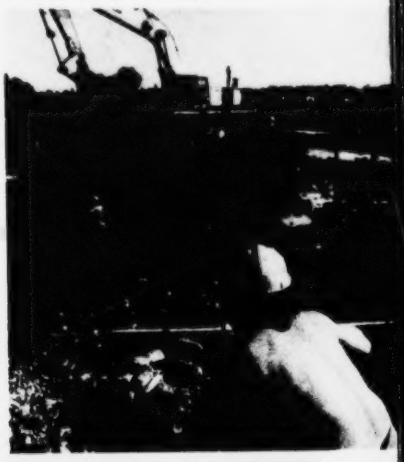
AHC's way of dealing with the uncertainty surrounding Fort McMurray's growth meets with Mayor Mason's approval. "I sense a degree of caution in AHC's approach to things now and I think it's well warranted. We've been exposed to a serious recession. Obviously, adjustment is necessary, but we've got to proceed as we are doing, with a sense of cautious optimism".

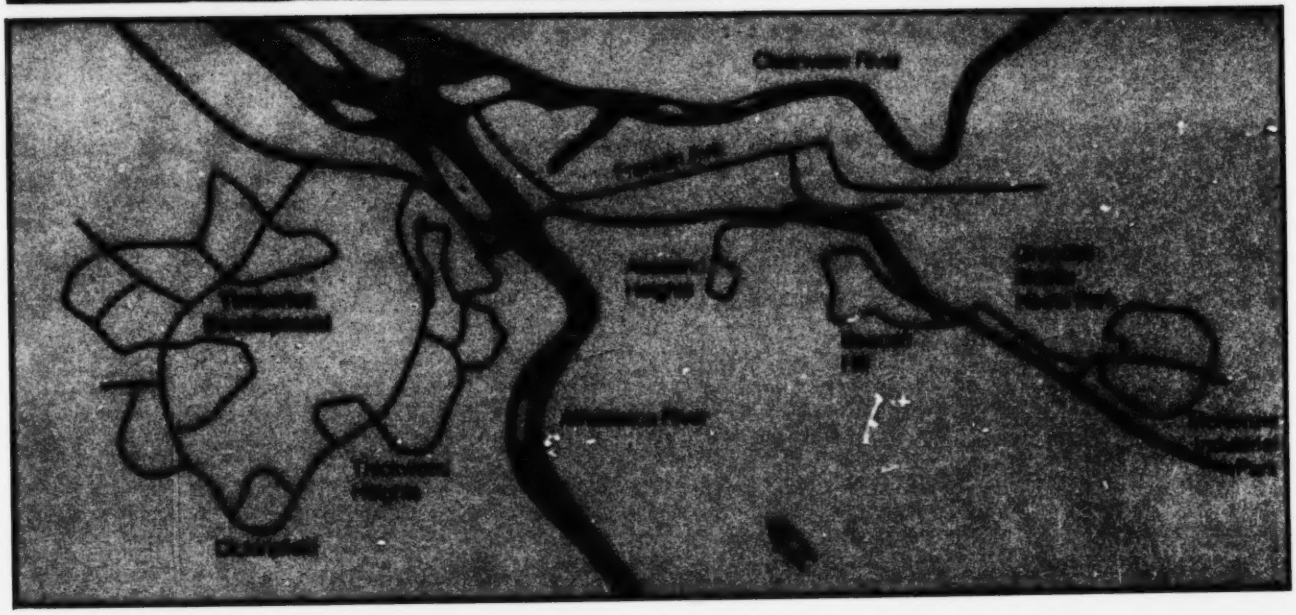
"It's very difficult to anticipate the trends over the next five years. You have to weigh out costs. There's a lot to worry about, but we have to move off the fence. We can't sit."

Ted Mason,
Mayor,
Fort McMurray.

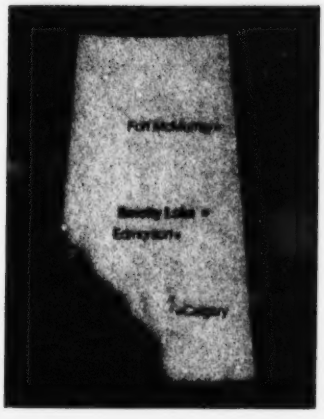
left: Ted Mason, Mayor of Fort McMurray since 1977.

right: Excavation readies a neighbourhood in Timberlea for underground servicing.





Industrial Land Programs



"We could have purchased the land for an industrial park," states Ernie Brousseau, Mayor of Smoky Lake, "but we couldn't develop it. Small towns just don't have the resources, manpower or expertise."

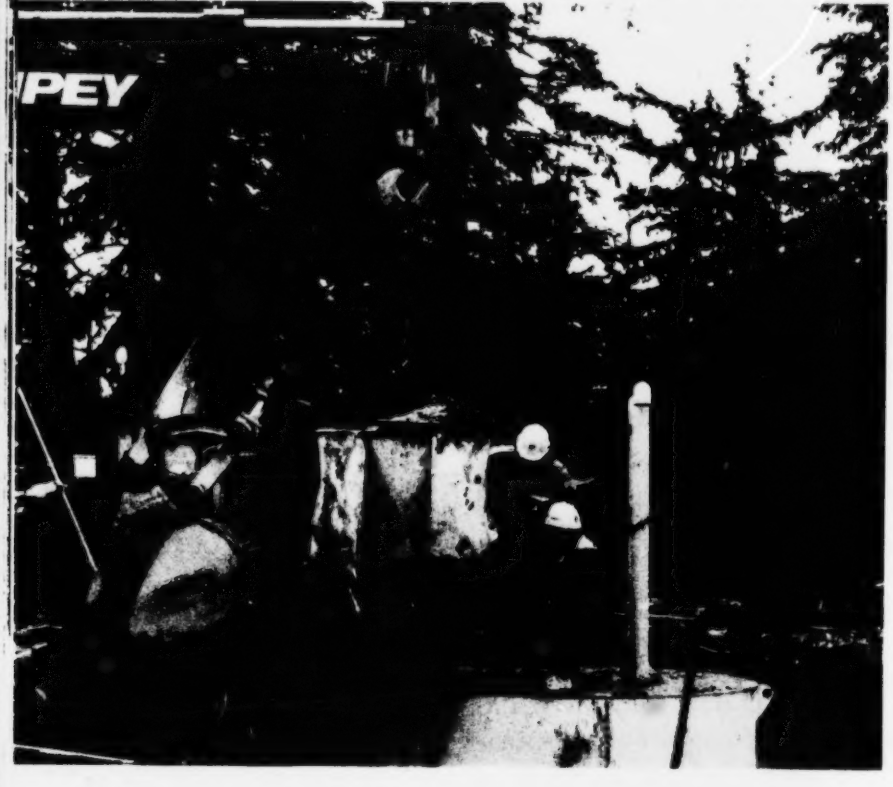
The Industrial Land Programs, delivered cooperatively by the Alberta Housing Corporation and the Alberta Department of Tourism and Small Business were designed for this purpose — to help Alberta communities meet their needs for serviced industrial land at a reasonable cost.

Like many small towns in Alberta, Smoky Lake depends on the agricultural industry. Located 120 kilometers northeast of Edmonton, the area produces grain, livestock, dairy products and honey. Smoky Lake is especially proud of the alfalfa pelletizing plant which is owned by residents and farmers. But council decided the town needed to attract new industry in order to keep the local economy growing and healthy.

"The regional business representative of the Department of Tourism and Small Business met with us in 1979," says Secretary-Treasurer Elmer Oshann. "He conducted a study to determine the current and future industrial needs of Smoky Lake. Based on his recommendation council passed a resolution requesting Alberta Housing Corporation assemble 7.08 hectares of land on our behalf.

"We had already purchased some land from a farmer which was suitable for industrial zoning," says Mr. Oshann, "so in 1980 we sold it to Alberta Housing Corporation and signed a 15-year Land Banking Agreement. We needed it developed right away, so we passed another council resolution and signed a 5-year Land Development Agreement with AHC in 1981."

Installing underground services for an industrial park.



The industrial park, consisting of nine one-acre lots and one three-acre lot, was completed in the spring of 1982. "You could actually call it a commercial park," says Mayor Brousseau. "We have a lumberyard to take the place of the old one that went out of business, two oil company offices, the Alberta Fish and Wildlife Department put up a warehouse for the game warden stationed in town on the three-acre lot, and the town even purchased a lot for public expansion."

During the past fiscal year AHC developed 86 lots in three industrial parks, had 208 lots under development in five other parks, and had an additional five parks in various stages of planning. This activity involved a total capital commitment of $15 million to the Industrial Land Program.

In each case, the town is responsible for marketing the finished lots and must purchase back the developed parcel at the end of the agreement period. "But we have a chance to sell the lots before we have to pay for them," explains Mayor Brousseau.

The Mayor and Secretary-Treasurer Oshann agree that by developing under the Industrial Land Program the town was able to secure industrial lots without placing a burden on the taxpayers to contribute to the development. "In fact," says Mayor Brousseau, "we have already sold enough lots to pay AHC back, because the more expensive lots with highway frontage sold quickly."

"Any profit from the sale of the lots will be put right back into the park to keep it beautiful and clean," says Mr. Oshann. "We're spending $5,000 on high pressure sodium street lights and we'll put more gravel on the streets next year."

"We had no trouble marketing the lots partly because we designed a very simple industrial park, not a cadillac-type," says Mayor Brousseau. "We only installed gas, electricity and telephones to keep the cost of the lots down."

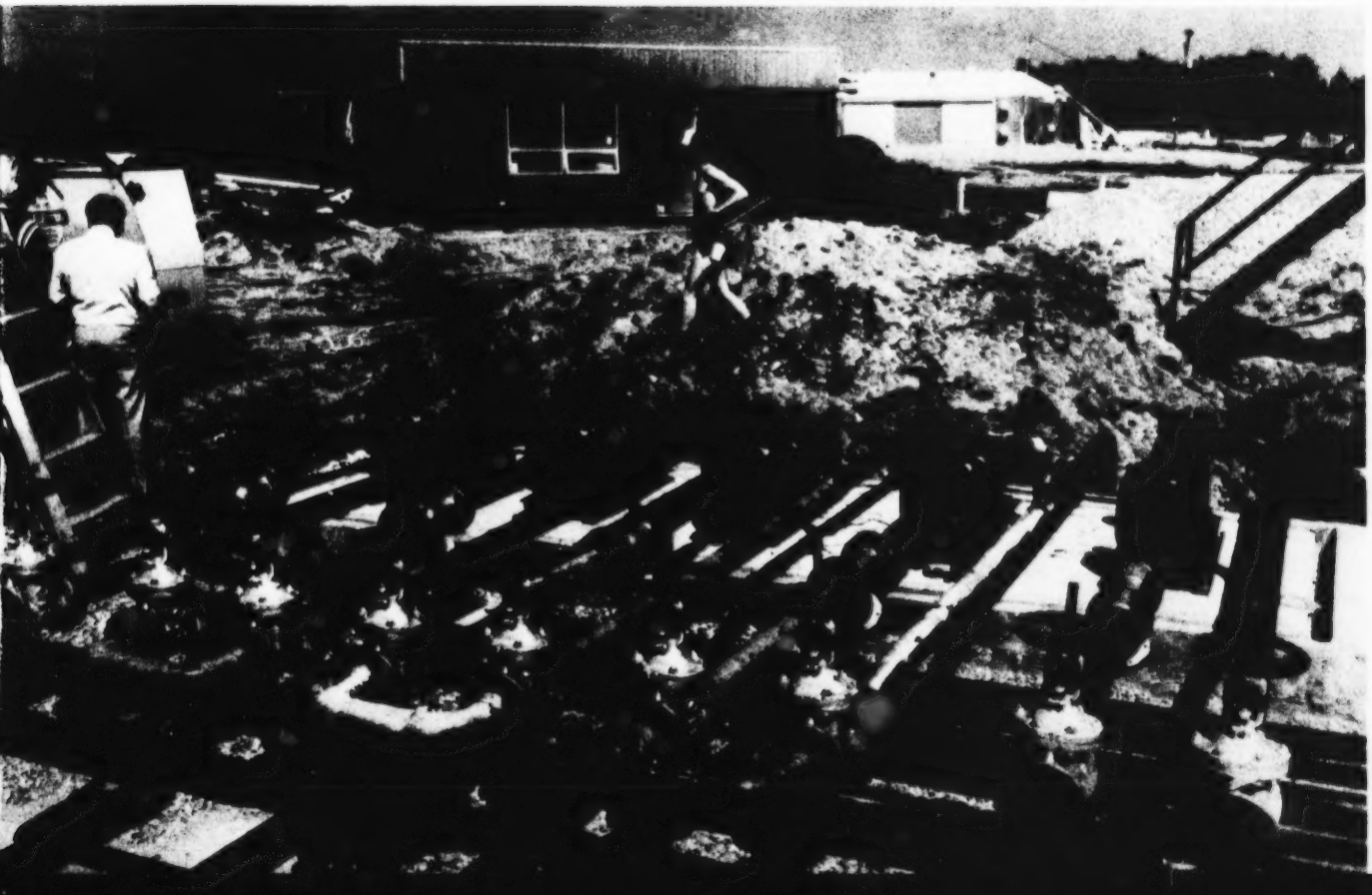
Although the park is only a few months old, Mayor Brousseau and Secretary-Treasurer Oshann agree that it has helped the community. But its greatest benefits may yet come. The four one-acre lots left might employ a half a dozen people, they predict. "It pays to have the lots available even if they sit there for a couple of years," says Mr. Oshann. "If somebody wants to set up a business, he can do it immediately."

"We plan to ask Alberta Housing Corporation to assemble another 4-5 hectares for future development," says Mayor Brousseau. "We don't want to run short when this park sells out. We want this town to keep on growing."

The Mayor and Secretary-Treasurer Oshann agree that by developing under the Industrial Land Program the town was able to secure industrial lots without placing a burden on the taxpayers to contribute to the development.

top: Mayor Ernie Brousseau (right) and Secretary-Treasurer Elmer Oshann at the Smoky Lake industrial park.

bottom: Once servicing was in, the Town had no difficulty filling up the 10-lot industrial park.



Land Banking Programs

Residential Land Banking Communities	Hectares or Lots Assembled
Acme	(34 lots)
High Level	67.54
Irvine	(40 lots)
Lethbridge	12.14
Nampa	21.72
Thorhild	22.38
Totals	**123.78 (74 lots)**

Industrial Land Banking Communities	Hectares or Lots Assembled
Coalhurst	20.23
Lloydminster	50.18
Nobleford	5.58
Stony Plain	9.05
Vulcan	26.09
Total	**111.11**

CHAP

Communities	Lots Provided
Beaumont	18
Cold Lake	37
Edson	5
Evansburg	10
High River	29
Irricana	13
Kitscoty	25
Lacombe	4

Communities	Lots Provided
Lloydminster	10
Red Deer	35
Spruce Grove	9
Strathmore	14
Villeneuve	17
Wainwright	4
Total	**228**

Residential Land Development Program

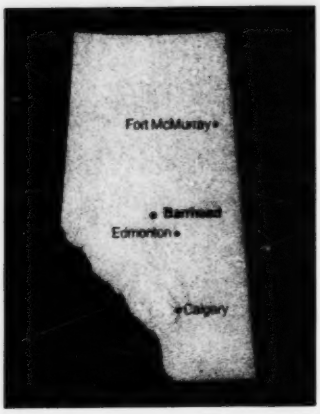
Communities	Planning Stage	Lots Being Developed	Lots Completed in 81/82
Airdrie-Edgewater II	64 SF	—	—
	16 D	—	—
	5 MF	—	—
Airdrie-Edgewater III	191 SF	—	—
Airdrie-Big Hill Springs	186 SF	—	—
Athabasca	—	101	—
Beiseker	—	42	—
Calgary-Lincoln Park	—	6 MF	—
Canmore-SW Benchlands	72 SF	—	—
	1 MF	—	—
Canmore-NE Benchlands	260 SF	—	—
	12 DS	—	—
	6 MF	—	—
Coutts	23 SF	—	—
Devon	50	—	—
Elinor Lake	—	—	28 SF
Fort Assiniboine	—	—	20 SF
Fort Chipewyan	—	100	—
Fort McMurray-Gregoire V	—	108 MH	—
Fort McMurray-Thickwood Heights	248	—	—
Fort McMurray-Timberlea	—	1000	—
Fox Creek	—	179 SF	—
	—	1 MF	—
Grand Centre II	—	202 SF	—
Grande Cache	—	189 SF	—
	—	1 MF	—
High Level	—	172 SF	—
	—	6 MF	—
	—	1 C	—
	—	30 MH	—
Imperial Mills	15 SF	—	—
Mannville	—	16 MH	—
	—	17 SF	—
Slave Lake	75 SF	—	—
Swan Hills	60 MH	—	—
	70 SF	—	—
Turner Valley	—	34 MH	—
Totals	1374	2185	48

SF = Single family lots
MF = Multi-family site
DS = Duplex site
MH = Mobile home lots
C = Commercial site

Industrial Land Development Program

Communities	Planning Stage	Lots Being Developed	Lots Completed in 81/82
Canmore I	—	30	—
Canmore II	66	—	—
Carstairs	—	—	41
Crowsnest Pass	—	48	—
Coutts	17	—	—
Devon	—	77	—
Elk Point	40	—	—
Redwater	—	34	—
Smoky Lake	—	—	10
Standard	—	19	—
Strathmore	—	—	35
Vegreville	17	—	—
Viking	34	—	—
Totals	174	208	86

Residential Land Programs



"The whole economy was feeding on itself," says Norm Crawford, Municipal Manager of Barrhead. "The population created the need for commercial services, then the service industry began to create an increase in the population, and it just continued to roll that way for several years."

Over the past 10 years from 1971 to 1981 Barrhead's population increased from 2785 to 3736. Barrhead grew into an agricultural trade centre and its industrial sector expanded to service the new oil and gas reserves nearby. People moved to Barrhead to take advantage of new opportunities for employment. The provincial government also relocated over 160 new citizens to Barrhead by localizing 17 government departments through its decentralization program.

Such rapid population growth placed a burden on Barrhead's residential supply. So in 1974 Barrhead approached the Alberta Housing Corporation to seek financial and technical assistance in coping with the increase in population. Since then the corporation has banked almost 70 hectares of land and developed 196 residential lots on the town's behalf, including more than 40 hectares in the 1980/81 fiscal year.

In total, in 1981/82, AHC assembled 123.78 hectares and 74 lots through the Residential Land Banking Program for municipalities all over the province. In addition, under the Residential Land Development Program, the corporation had completed or had under development more than 2200 lots at year end and had another 1340 lots in the planning stage. The Residential Land Programs represent a commitment by AHC of over $50 million through funds borrowed from the Alberta Investment Division of the Heritage Savings Trust Fund.

The commitment to Barrhead in 1981/82 was prompted by the provincial government's announcement that it would be relocating the Alberta Correspondence School from Edmonton to Barrhead. Council was concerned whether the town would have enough developed residential lots to accommodate the influx of people staffing the new school, expected to employ approximately 180 people in administrative and teaching positions, of which 120 would be new residents to Barrhead. Council estimated that the existing residential inventory supplied by both AHC and the private developers would probably satisfy short term residential requirements but would not likely be adequate over the long term.

So town council requested AHC conduct a study to determine the feasibility of assembling more land in Barrhead. The study examined location, past and projected economic growth of the region, the town's financial capability, and land costs projected over a 15-year period.

Based on the recommendations of the study Barrhead then requested AHC purchase 47.19 hectares of land. In June 1981 the town signed a 15-year Residential Land Banking Agreement with the corporation and the purchase proceeded. If there is a need for residential lots anytime during this 15-year Agreement period, the town may enter into a 5-year Residential Land Development Agreement with the corporation and AHC will develop an appropriate portion of the assembled land into serviced residential lots.

Town council and the Municipal Planning Commission in Barrhead carefully monitored Barrhead's rapid residential growth and closely studied AHC's recommendations before entering the latest agreement. Council members have already determined that any new subdivision be designed with a good mix of housing types: single-family, multi-family, duplex and mobile home lots.

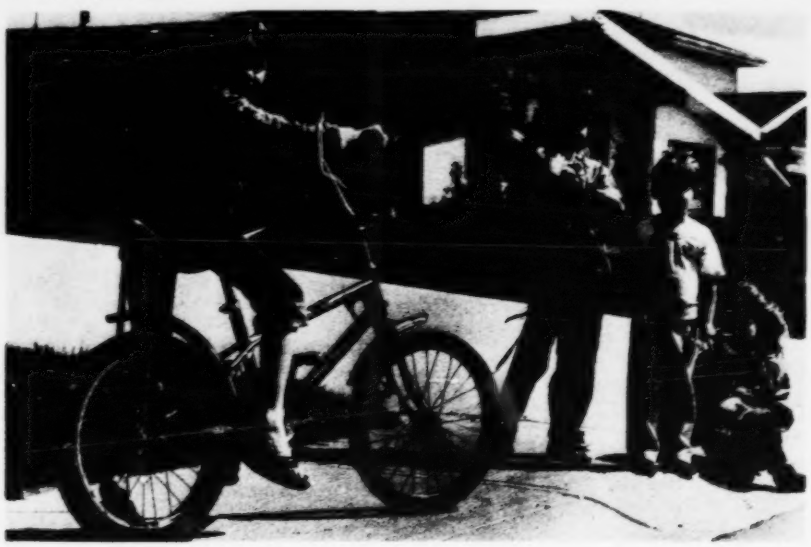
Council also had to ensure that the town could service the growing population and committed to an expansion of its water and sewer treatment facilities to handle a population of 7000 - 8000, about twice the current population. In addition, it expanded the firehall last year and even added more space to the town office.

"AHC's activities over the years certainly haven't diminished the interest of private developers either," says Mr. Crawford. "Right now we have another developer selling residential lots. AHC's prices are slightly lower, but the private developer has an attractive location and excellent terms."

"Barrhead's a great place to raise a family," says Mayor Harry Sanderman. "The town has excellent education facilities, and for its size there isn't another community in Alberta that surpasses Barrhead for recreational facilities. It's got all the advantages of a big city without having to live there.

"It might have been tough to plan adequate facilities for Barrhead as well as cope with the rapid increase in population," says Mayor Sanderman, "but with AHC's assistance we can satisfy the demand for residential lots at a reasonable price."

Barrhead's first Residential Land Development is now a mature, family neighbourhood.



"It might have been tough to plan adequate facilities for Barrhead as well as cope with the rapid increase in population, but with AHC's assistance we can satisfy the demand for residential lots at a reasonable price."

Harry Sanderman,
Mayor,
Barrhead.

top: Harry Sanderman, Mayor of Barrhead.

bottom: The installation of underground services for a residential subdivision.

CHAP

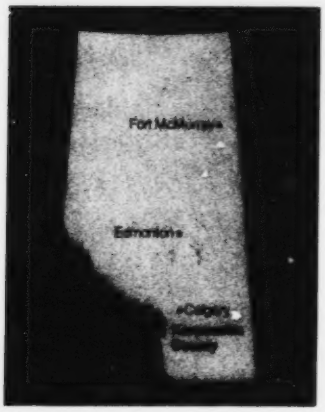
The Co-operative Housing Action Program (CHAP), helps Alberta families to build their own home. Chap applicants are enrolled in a construction management course, offered through the Alberta Housing Department, in which they learn to become the general contractor in the construction of their home. The course familiarizes applicants with construction techniques, hiring subtrades and job scheduling.

Once the course has been completed, the Alberta Housing Department, which administers CHAP, advises applicants of financing options. Mortgage financing for construction of the home may be obtained through Alberta Home Mortgage Corporation and, if eligible, applicants may also qualify for a mortgage subsidy from AHMC.

AHC participates in CHAP by providing serviced residential lots to CHAP families. Last year Alberta Housing Corporation provided 228 lots in 14 different communities. These lots may come from Residential Land Development projects of the Corporation or may be purchased on the open market. In either case these lots are sold back to CHAP families at cost.

Government Staff Housing Program

In 1977, the provincial government announced that Kananaskis Country, a 4,170 square kilometer area located 90 kilometers west of Calgary would be set aside as a recreation land base. Within its boundaries were Bow Valley and Bragg Creek Provincial Parks, numerous existing campgrounds and a new park development to be the largest in Alberta spanning 304 square kilometers, called Kananaskis Park.



"Until then Alberta had no large park area other than Cypress Hills. The province relied on Banff and Jasper National Parks to attract tourists and provide the majority of mountain camping areas for provincial demand. Kananaskis Country was chosen as the pilot project to begin to close the gap between supply and demand for recreation areas," explains Bob Reynolds, Regional Director, Recreation and Parks for Kananaskis Country.

The government's decision to develop Kananaskis Country meant a commitment to establish facilties and a responsibility to maintain levels of service and safety for users. To do that "some employees have to be in the area 24 hours-a-day, year round," says Bob.

When Recreation and Parks' staff first moved into Kananaskis Country they put up with some rough conditions Bob recalls. Married employees lived in temporary trailers and camps were provided for single staff. Now employees posted full-time in the park rent single family homes built by Alberta Housing Corporation under the Government Staff Housing Program or live in the single staff dormitory quarters provided through Alberta Housing and Public Works.

"By allocating homes to maintenance, ranger, visitor-service and administration personnel, all our program areas are covered by a few key staff. But it's quite a community . . . not just Parks' people," says Bob. AHC provided 13 houses in Kananaskis Park in 81/82 — seven for Recreation and Parks, five for Transportation and one for Fish and Wildlife employees.

At the same time, the corporation had 10 Government Staff homes under construction at Elbow Ranger Station so staff could service the corridor of campgrounds running southwest of Bragg Creek Provincial Park (also in Kananaskis Country).

In all, AHC completed 35 Staff Housing units in 81/82 and had 85 others in various stages of planning and construction at fiscal year end. Under the Staff Housing Program, provincial government agencies which need staff in isolated or rural areas identify housing requirements to AHC. The corporation then buys or leases existing housing or if none is available, as in Kananaskis Country, AHC constructs new units and in all cases rents the units to the employees.

Bob foresees the need to call on AHC's Staff Housing Program as more of Kananaskis Country is developed. In time another 2,100 campsites will be added to the existing 1,973, about 1,000 kilometers of trails for year-round use will eventually run throughout Kananaskis Country, a golf course approximately 24 kilometers south of the Trans Canada on Hwy. 40 is being completed and close to it an area has been set aside for potential development of Alpine Villages providing overnight rental accommodation for Kananaskis Country users.

The Canmore corridor along Hwy. 1 including the major centres of Bragg Creek and Canmore will service the area and become home for most full-time government employees working in Kananaskis Country. Right now Recreation and Parks alone employs about 90 full-time staff to work throughout Kananaskis Country and that number triples in the summer months with seasonal employees. However, as Bob explains, a core of staff must be located on-site to handle emergency situations and system breakdowns. Even though it means living in isolation he says staff are happy with their accommodation, "And who wouldn't be," he adds, "they're living in nice homes, in a beautiful setting most of us have occasion only to visit."

"By allocating homes to maintenance, ranger, visitor-service and administration personnel, all our program areas are covered by a few key staff."

Bob Reynolds,
Regional Director,
Recreation and Parks,
Kananaskis Country.

Page 26
top: One of 13 Government Staff Housing units provided in Kananaskis Park this year.

bottom: Included in the many year-round recreation amenities offered by Kananaskis Park is this 18-hole golf course.

Page 27
top: Bob Reynolds, Regional Director, Recreation and Parks, Kananaskis Country.

left: It's remote, but "it's quite a community."

Government Staff Housing Program

Communities			
Banff	6	—	—
Barrier Lake	2	—	—
Bear Canyon	—	—	1
Bow Valley Provincial Park	2	—	—
Cold Lake Provincial Park	1	—	—
Dillberry Lake Park	—	1	—
Elbow Sheep	3	—	—
Elbow Ranger Station	—	10	—
Elkwater (Cypress Hills)	—	—	2
Fort Assiniboine	—	—	1
Fort Chipewyan	6	—	—
Fort McKay	—	—	1
Fort McMurray	9	10	8
Fort Vermilion Grazing Station	—	1	—
Fort Vermilion	—	—	2
Ghost Ranger Station	3	—	—
Grimshaw	—	—	1
High Level	5	6	—
High Prairie Grazing Reserve	—	1	—

Communities			
Jasper	1	—	—
Kananaskis	—	—	18
Kinuso	—	—	1
La Corey	—	2	—
Lloydminster	—	1	—
Manning	—	—	2 Duplex
Pinhorn Grazing Station	1	—	—
Robb	1	—	—
Rocky Ranger Station	—	1	—
Smith Ranger Station	—	2	—
Swan Hills Airport	1	—	—
Three Creeks Grazing Reserve	—	1	—
Wabasca	—	—	1
Wabasca Ranger Station	1	—	—
Whitemud	—	1	—
Whitney Ross	—	—	2
Zeiner Park	—	1	—
Totals	47	38	35

Transitional Housing Program

Communities			
Bonnyville	16	—	4*
Fort McMurray	30	28	30
Grand Centre / Cold Lake	8	—	7*
Grande Prairie	—	—	28
High Level	—	—	16
Peace River	8	—	7*
Slave Lake	—	—	8
Whitecourt	—	—	16
Totals	62	28	101

*Acquisitions

Transitional Housing Program

Prior to the 1950s, many of the dozens of isolated and semi-isolated settlements in northern Alberta were economically self-sufficient. The primarily native population was employed in small sawmills and commercial fisheries. Others relied on hunting, fishing and trapping for their livelihoods.

During the 1950s and 60s several factors changed the northern way of life. Larger, more centralized sawmills and fish processing plants were established in larger growth centres and competition for wild game increased as new roads made the north more accessible. The growing unemployment which resulted became a source of increasing concern for area residents and the provincial government.

In the early 70s the Alberta government took a critical look at programs to ease the situation. It was realized the long-term solution lay not in increased transfer payments or job creation through temporary make-work projects. "We didn't copy other programs from other jurisdictions. We created our own — a program developed for the natives of northern Alberta in the reality of northern Alberta," says Mike Cardinal, Acting Program Manager for the government's solution: the Employment Counselling and Relocation Services (ECRS). Operating under Alberta Advanced Education and Manpower, ECRS assists residents of isolated northern areas to relocate to growth centres, areas with better employment and employment training opportunities. Participating towns provide input to many stages of program planning and delivery, from selection of prospective clients to type and location of required housing to program growth in the community. The towns' participation helps ECRS achieve an holistic integration of incoming families.

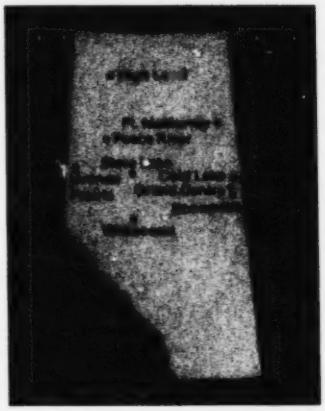
Essentially the ECRS has four components: Financial Assistance — which covers moving expenses and other costs related to setting the family up in its new community; Employment Counselling or Job Training — to help the head of the household find a job or to provide skills-training to assure employability; Social Adjustment Counselling — to support and guide the family's successful integration into their new community; Housing — to ensure the family has affordable, healthy accommodation while making the transition to its new way of life.

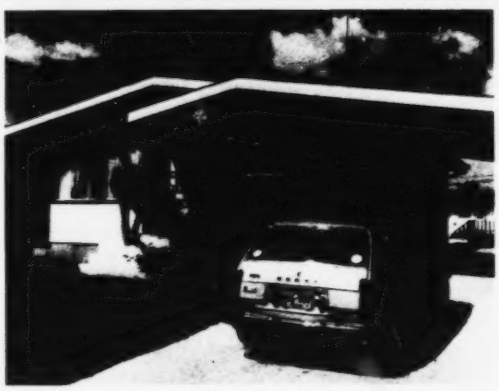
The shelter component, says Mike, is a key one. "It does no good to identify a growth centre, find employment for the family and then be unable to find suitable accommodation. We had to make sure there was affordable housing available for the families waiting to relocate." Alberta Housing Corporation provides the housing component of ECRS through its Transitional Housing Program. Over the past decade, since ECRS began, AHC has delivered more than 280 homes in nine northern growth centres: Slave Lake, Fort McMurray, Grande Prairie, Peace River/Grimshaw, Whitecourt, High Level, Bonnyville, Grand Centre and Athabasca.

Attesting to the increasing success of ECRS, the corporation provided 101 homes to the program in 81/82, the greatest demand in the program's history, and had another 81 in various stages of design or construction at year end. In most cases, new single-family homes are built, though where the housing supply allows, AHC will acquire existing homes.

Since 1980/81, the units have been provided on a rent-to-own basis. After two years of residency and up-to-date payments, families have the option of purchasing their homes. Another small measure of the success of ECRS is that close to 15 per cent of the families have chosen to purchase their homes in the two years since the purchase option was introduced.

However, family self-sufficiency is Advanced Education and Manpower's definition of success and with 80 per cent of the families that have been relocated accepting their new way of life by remaining in their new communities, the program is working well.

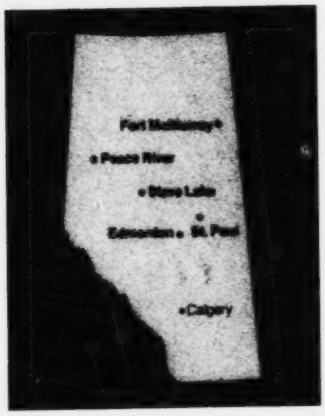




top: Mike Cardinal, Acting Program Manager for the Employment Counselling and Relocation Services Program.

bottom: A Transitional Housing unit in Bonnyville, one of nine centres in which AHC has provided ECRS housing.

Rural Mobile Home Program



Only 15 per cent of Alberta's population lives above the 54th parallel yet these Albertans are scattered across an area of about 400,000 square kilometres — more than half the area of the entire province. Meeting the housing needs of Albertans, mainly native and Metis people, who have chosen to remain in some of northern Alberta's often undeveloped areas is a challenge. It requires the combined efforts of several provincial government housing programs, like the Rural Mobile Home Program, to meet the particular local and family conditions.

But providing and delivering unique housing programs is only half the challenge. Informing people of the housing options and helping them determine the program best suited to their needs is just as great a challenge. Formal means of communication in these areas are limited and most news travels by word of mouth. The Alberta Housing Corporation provides a more localized source of information through its five regional offices in: Slave Lake, Peace River, St. Paul, Fort McMurray, and Edmonton.

Alberta Housing Corporation staff in the regional offices are among the first contacts for non-treaty, indigenous peoples in need of housing assistance. Of prime concern for those contacts is matching the family's needs with one of the 14 available programs. The programs offer varying degrees of assistance — rental or purchase; loan, grant or subsidy; repair or new construction; etc. Alberta Housing Corporation's Rural Mobile Home Program gives low-income clients a rent-to-own option enabling home ownership without the often prohibitive costs of down payments and accruing interest.

During the 1981/82 fiscal year, 111 families in 46 communities from as far north as Caracajou received homes under the Rural Mobile Home Program. The program provides single-wide mobile homes in locations where no other forms of housing are available. In situations where immediate shelter is required, if a family home has been destroyed by fire for example, an industrial or conventional trailer can often be delivered and set-up within hours.

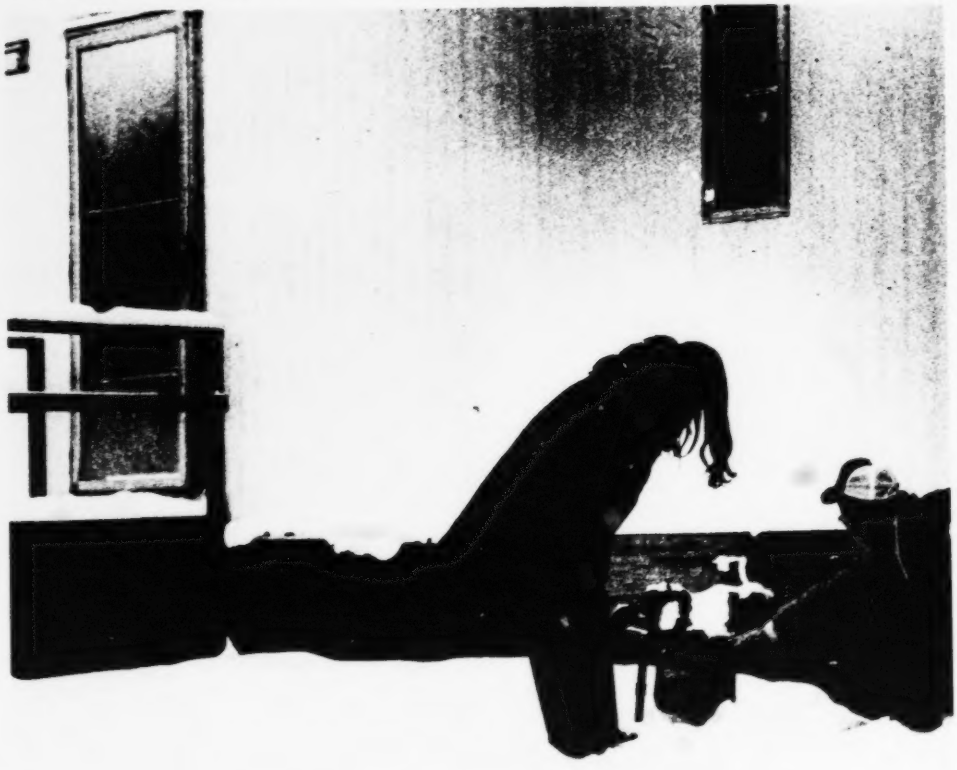
Alberta Housing staff maintain contact with the family after housing has been obtained. This follow-up is essential should the family require help to understand and carry out the responsibility of maintaining their new home or fulfilling the obligations associated with buying or renting a home. Under the Rural Mobile Home Program, the family is required to make regular monthly payments that are put toward purchase of the unit, interest free, at its original cost plus delivery and set-up charges.

In addition to their role as information sources regional staff also ensure homes are cared for and maintained through regular visits by Alberta Housing Corporation Maintenance Technicians.

Alberta Housing Corporation's regional staff plays an important role in the delivery of all northern housing programs. Most are long-time residents of the regional office centres and are familiar with the unique requirements of life in northern Alberta. Through them the provincial government's efforts to ensure that adequate housing is available to all Albertans is more successful.

The lot on which this mobile home in the St. Paul area is located provides ample room for children to play.

AHC staff in regional offices are among the first contacts for non-treaty, indigenous peoples in need of housing assistance.



top: One of the 188 Rural Mobile Homes under the administration of AHC's Slave Lake regional office at fiscal year-end.

bottom: AHC's maintenance technicians explain service hook-ups to clients when they move to their new homes and visit regularly to assist with home maintenance.

Rural Mobile Home Program Extension

During the 1980/81 fiscal year, client eligibility for the Rural Mobile Home Program was expanded to include residents of Alberta's reserves. The decision to extend the program was met with immediate response and over the past two years, 63 mobile homes have been delivered to reserve families.

Successful delivery of the Program Extension depends upon a co-ordinated effort between the Alberta government, through Alberta Housing Corporation, and agencies working on behalf of the client group. Provincial band councils and the federal Department of Indian and Northern Affairs (DIAND) assess the need for housing on reserves and establish family priority based on income level and present housing conditions. AHC then supplies mobile home units for the families. The units are sold to the band interest-free at cost (purchase price plus delivery and installation charges). The band makes regular monthly payments to AHC for purchase of the units and DIAND guarantees repayment.

Rural Mobile Home Program

Communities	Committed/ Not Placed	Completed/ Placed
Bickerdike	—	1
Blueberry Mountain	—	2
Blue Ridge	—	1
Brownvale	1	—
Calling Lake	—	1
Caracajou	—	1
Crooked Creek	—	1
De Bolt	—	1
Dixonville	—	4
Donnelly	—	1
Driftpile	—	1
East Prairie	1	—
Falher	1	2
Fairview	1	3
Faust	2	7
Fishing Lake	—	1
Fort Vermilion	1	14
Gift Lake	1	—
Grouard	1	1
Grovedale	—	2
High Level	—	4
High Prairie	1	10
Hines Creek	—	1
Hythe	—	5
Joussard	—	1
Keg River	—	1
Kinuso	—	1
Lac La Biche	—	2
La Crete	—	1
Manning	2	2
McLennan	—	2
Meander River	1	—
Nampa	—	1
New Fish Creek	—	1
North Star	—	2
Onoway	—	1
Paddle Prairie	2	2
Rocky Lane	—	2
Salt Prairie	—	1
Sandy Lake	—	3
Sangudo	—	1
Slave Lake	—	3
Smith	—	1
Spirit River	—	1
Three Creeks	—	6
Trout Lake	1	—
Truman	—	1
Two Hills	—	1
Valleyview	2	—
Wabasca	1	7
Watino	—	1
Worsley	1	2
Totals	**20**	**111**

Rural Mobile Home Program Extension

Communities	Committed/ Not Placed	Completed/ Placed
Bigstone Band	—	18
Blackfoot Band	—	10
Frog Lake	5	—
Kinuso (Swan River Band)	—	2
Sucker Creek Reserve	—	1
Totals	**5**	**31**

Alberta Housing Corporation

Financial Statements

March 31, 1982

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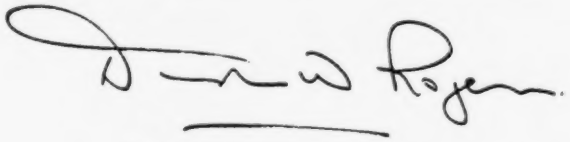
Auditor's Report

To the Board of Directors of the Alberta Housing Corporation

I have examined the balance sheet of the Alberta Housing Corporation as at March 31, 1982 and the statements of revenue and expenditure, changes in financial position and contributed surplus for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Corporation as at March 31, 1982 and the results of its operations and the changes in its financial position for the year then ended in accordance with the disclosed basis of accounting described in Note 2 to the financial statements applied on a basis consistent with that of the preceding year.



D.W. Rogers C.A.
Auditor General

Edmonton, Alberta
August 25, 1982

STATEMENT A

Alberta Housing Corporation

Balance Sheet

As at March 31, 1982
(thousands of dollars)

ASSETS	1982	1981
Capital Fund		
Current:		
Deposits in trust (Note 3)	$ 1,801	$ —
Accounts receivable	3,260	7,558
	5,061	7,558
Rural mobile home agreements receivable	1,018	752
Municipal agreements receivable	6,581	6,586
Student housing agreements receivable (Note 4)	5,168	5,262
Investment in projects, Schedule 1 (Note 2)	952,819	718,734
Fixed assets, at cost, Schedule 2 (Note 2)	3,185	1,577
	973,832	740,469
Operating Fund		
Current:		
Cash	134	—
Deposits in trust (Note 3)	22,667	22,649
Accounts receivable	6,116	3,950
Due from the Province of Alberta (Note 5)	11,071	1,510
Due from capital fund	8,108	3,813
	48,096	31,922
	$1,021,928	$772,391

LIABILITIES	1982	1981
Capital Fund		
Current:		
Bank indebtedness	$ —	$ 1,963
Accounts payable	17,013	14,625
Holdbacks payable	15,840	8,290
Debenture debt due within one year, Schedule 3	5,753	4,681
Due to operating fund	8,108	3,813
	46,714	33,372
Long-term debt, Schedule 3 (Note 6)	842,648	636,424
Contributed surplus, Statement D	84,470	70,673
	973,832	740,469
Operating Fund		
Current:		
Bank indebtedness	—	5
Accounts payable	4,444	2,243
Accrued interest payable	43,652	29,674
	48,096	31,922
	$1,021,928	$772,391

The accompanying notes are part of these financial statements.

STATEMENT B

Alberta Housing Corporation

Statement of Revenue and Expenditure

For the Year Ended March 31, 1982
(thousands of dollars)

	1982	1981
REVENUE		
Lot sales	**$ 36,680**	$ 36,907
Rental revenue	**8,632**	7,391
Rural and Native Housing sales	**4,673**	4,152
Interest	**2,248**	1,233
Net gain on sale of surplus staff houses	**412**	2,743
	52,645	52,426
EXPENDITURE		
Interest on long-term debt	**62,587**	41,776
Cost of lot sales	**37,431**	36,871
Salaries and employee benefits	**9,313**	7,016
Grants and subsidies, Schedule 4	**8,082**	2,736
Capital expenditure for rural mobile homes (Note 2)	**6,529**	2,847
Building maintenance and expenses	**5,594**	4,590
Other administration expenses, Schedule 5	**5,065**	3,761
Cost of Rural and Native Housing sales	**4,918**	3,360
Capital expenditure for fixed assets (Note 2)	**2,018**	428
Bank and other interest	**18**	101
Contributions for debt retirement, Statement D (Note 2)	**5,336**	3,196
	146,891	106,682
Less: Interest charged to investment in projects	**30,369**	17,542
Operating expense recoveries	**2,316**	1,917
	32,685	19,459
	114,206	87,223
Excess of expenditure over revenue for the year	**$ 61,561**	$ 34,797
Contributions by the Province of Alberta	**$ 61,561**	$ 34,797

STATEMENT C

Alberta Housing Corporation

Statement of Changes in Financial Position

For the Year Ended March 31, 1982
(thousands of dollars)

	1982	1981
Funds were provided from:		
Advances - Province of Alberta debentures	**$204,000**	$126,000
- Canada Mortgage and Housing Corporation	**—**	772
- Private mortgages	**8,893**	—
Operating grants - Province of Alberta, Department of Housing and Public Works	**61,561**	34,797
Land sales	**36,680**	36,907
Donated lands and housing for capital purposes	**796**	7,775
Surplus staff housing sales	**1,018**	4,750
Rural and Native Housing sales	**4,673**	4,152
Decrease in amount due from the Province of Alberta	**—**	20,936
Increase in accounts payable	**4,589**	5,799
Increase in accrued interest payable	**13,978**	5,159
Increase in holdbacks payable	**7,550**	2,695
Decrease in accounts receivable	**2,132**	—
Decrease in municipal agreements receivable	**5**	—
Decrease in student housing agreements	**94**	88
	$345,969	$249,830
Funds were applied to:		
Operations (after adjustment for non-cash items)	**$ 60,977**	$38,333
Increase in investment in projects	**271,142**	191,017
Increase in deposits in trust	**1,819**	10,110
Increase in accounts receivable	**—**	6,098
Increase in municipal agreements receivable	**—**	2,394
Decrease in bank indebtedness	**1,968**	964
Increase in amount due from the Province of Alberta	**9,561**	—
Increase in rural mobile home agreements receivable	**266**	752
Increase in fixed assets	**9**	25
Repayment of long-term debt	**93**	137
Increase in cash	**134**	—
	$345,969	$249,830

STATEMENT D

Alberta Housing Corporation

Statement of Contributed Surplus

For the Year Ended March 31, 198[illegible]

(thousands of dollars)

CONTRIBUTED SURPLUS PROVIDED BY	Province of Alberta	Canada Mortgage & Housing Corporation	Municipalities	Total
Balance at beginning of year	$70,279	$367	$27	$70,673
Add:				
Donated lands and housing for capital purposes	796	—	—	796
Contributions for fixed assets	2,076	—	—	2,076
Contributions for debt retirement (Note 2)	5,336	156	12	5,504
Contributions for rural mobile homes	6,889	—	—	6,889
	15,097	156	12	15,265
Deduct:				
Disposal of donated assets (Note 2)	631	—	—	631
Disposal of fixed assets	477	—	—	477
Disposal of rural mobile homes	360	—	—	360
	1,468	—	—	1,468
Balance at end of year	$83,908	$523	$39	$84,470

Alberta Housing Corporation

Notes To The Financial Statements

March 31, 1982

Note 1. Authority

The Alberta Housing Corporation operates under authority of the Alberta Housing Act, Chapter A-30, Revised Statutes of Alberta 1980.

Note 2. Significant Accounting Principles

(a) **General**

These financial statements have been prepared in accordance with generally accepted accounting principles except for the following:

(i) Fixed assets

No provision for depreciation on fixed assets has been made. Purchases are charged to operations in the year of purchase and gross proceeds on any disposals are recorded as revenue. Fixed assets are shown on the balance sheet at original cost with the offsetting credit to contributed surplus.

(ii) Disposal of donated assets

Donated assets are included at appraised values with the offsetting credit to contributed surplus. Gross proceeds on any disposals are recorded as revenue.

(iii) Contributions for debt retirement

Province of Alberta contributions for debt retirement credited to contributed surplus have been charged to operations.

(iv) Investment in projects

Investment in projects is stated at cost or appraised value. In accordance with the Corporation's policy no charge for depreciation is provided.

The Corporation's equity in investment in projects is shown by crediting contributed surplus with the contributions for debt retirement received from various levels of government and with the appraisal surplus on donated assets.

The Corporation reduces its investment in Rural and Native programmes by amounts recovered from Canada Mortgage and Housing Corporation. The Corporation records these recoveries on a cash basis.

(b) **Recognition of Earnings**

(i) Lot sales

Revenue from the sale of lots is recorded when the required deposit is received and all other material conditions have been met.

It is the Corporation's policy to sell lots at cost. When a lot is sold, the Corporation charges cost of lot sales with an amount equal to the selling price of the lot. At the completion of a project when all lots are sold, any gain or loss is reflected in the statement of revenue and expenditure.

(ii) Housing units

Revenue from the sale of housing units is recorded when the purchaser has paid the purchase price in full.

(c) **Capitalization of Interest**

Interest is capitalized to rental properties and housing units during construction and to land until it is sold.

Note 3. Deposits in Trust

Deposits in trust consist of deposits in the Consolidated Cash Investment Trust Fund of the Province of Alberta.

Note 4. Student Housing Agreements Receivable

The Province of Alberta provides the funds to pay the semi-annual instalments on the debentures which financed the cost of building various student residences in the Province.

Note 5. Due from the Province of Alberta

The receivable of $11,071,000 (1981 $1,510,000) represents the excess of the Corporation's operating deficit over contributions received.

Note 6. Long-Term Debt

Debentures with the Province of Alberta:

These debentures in the amount of $715,732,000 (1981 $499,456,000) represent the investment of the Alberta Heritage Savings Trust Fund in the Corporation.

Mortgages:

Mortgages in the amount of $8,548,000 (1981 $211,000) were secured against certain investment in projects.

Guarantees:

The repayment of principal and interest of any borrowings by the Corporation and the principal and interest of, and any premiums payable under, any notes, bonds, mortgages, debentures or other securities issued by the Corporation, are guaranteed by the Province of Alberta.

Note 7. Contingent Liabilities

The Corporation is involved in a number of legal proceedings. Claims against the Corporation in these proceedings, which have not been reflected in the accounts, amount to $130,000. While the ultimate outcome of these proceedings cannot be predicted at this time, it is the opinion of management that the disposition of these cases will not have a materially adverse effect on the financial position of the Corporation.

Note 8. Warranty Costs

Under terms of the Fort McMurray Development Agreement, dated July 16, 1975, and amended by a Letter of Understanding, dated April 28, 1977, the Corporation has a warranty liability for six months for all repairs, replacements, or service calls on municipal services completed by the Corporation and turned over to the New Town of Fort McMurray for operation. Corporation policy is to recognize warranty costs in the fiscal year in which they are incurred and accordingly, no provision has been made for potential warranty costs. Warranty costs caused by third party damage or neglect, faulty workmanship, design or material, may be recoverable by the Corporation from the third party.

Note 9. Commitments

As at March 31, 1982, the Corporation had contractual obligations with respect to investment in projects in the amount of $143,652,918 (1981 $95,636,222).

Note 10. Comparative Figures

The 1981 figures have been restated where necessary to conform to 1982 presentation.

Note 11. Approval of Financial Statements

These financial statements were approved by management on August 25, 1982.

SCHEDULE 1
Alberta Housing Corporation

Schedule of Investment in Projects

As At March 31, 1982
(thousands of dollars)

	LAND ASSEMBLY AND DEVELOPMENT	SENIOR CITIZENS' HOUSING	STAFF, WELFARE AND OTHER RENTAL HOUSING
Purchased and constructed buildings and purchased land, at cost	$ 37,722	$320,032	$31,370
Equity in Federal, Provincial and Municipal Housing, at cost	—	—	—
Land and development, at cost less sale and option proceeds	206,827	—	—
Equity in land and development	—	—	—
Donated land and buildings, at appraised value (A)	28,827	7,860	3,800
Construction in progress, at cost	—	105,108	7,333
	$273,376	$433,000	$42,503
1981 Comparative	$182,319	$349,964	$33,416

Note: (A) Most of the appraised values were determined by officials of the Alberta Housing Corporation.

COMMUNITY HOUSING	COMMUNITY RESIDENCES	URBAN RENEWAL	RURAL AND NATIVE HOUSING	**TOTAL 1982**	TOTAL 1981
$135,907	$778	$—	$ 762	**$526,571**	$376,552
2,029	—	—	4,975	**7,004**	7,226
—	—	—	—	**206,827**	115,300
—	—	16	—	**16**	16
610	4	—	18,912	**60,013**	53,651
38,921	—	—	1,026	**152,388**	165,989
$177,467	$782	$16	$25,675	**$952,819**	
$130,223	$874	$16	$21,922		$718,734

SCHEDULE 2
Alberta Housing Corporation

Schedule of Fixed Assets

As At March 31, 1982
(thousands of dollars)

	1982	1981
Land	**$ 9**	$ 9
Buildings	**121**	121
Leasehold improvements	**1,506**	694
Office equipment	**1,421**	647
Transportation equipment	**30**	61
Tools	**98**	45
	$3,185	$1,577

SCHEDULE 3
Alberta Housing Corporation

Schedule of Long-Term Debt

As At March 31, 1982
(thousands of dollars)

Notes:

(A) Repayment Terms

1. Semi-annually in equal blended payments of principal and interest.
2. Annually in equal blended payments of principal and interest.
3. Monthly in aggregate payments of principal and interest.
4. Greater of annual interest or 90% of annual land sale proceeds applied to principal and interest, with the balance due at maturity.

(B) Advance on debentures with Province of Alberta

The amount of $10,000 represents draws to March 31, 1982 on an authorized debenture of $40,000 due March 31, 2012.

(C) Approximate aggregate principal repayments, where established, due in each of the next five fiscal years are:

1982-83	*$5,753*
1983-84	*6,296*
1984-85	*6,896*
1985-86	*7,162*
1986-87	*7,768*

Particulars	REPAYMENT TERMS (A)	MATURITY DATE	INTEREST RATE	**PRINCIPAL OUTSTANDING MARCH 31, 1982**	PRINCIPAL OUTSTANDING MARCH 31, 1981
Advances from Canada Mortgage and Housing Corporation	2	—	9 ¾%	**$ —**	$ 1,596
Debentures with Canada Mortgage and Housing Corporation	1	Jan. 1, 1986	7 ¼	**232**	288
	1	Jan. 1, 1988	7 ¼	**—**	32
	2	Jan. 1, 1990	8 ¼	**32**	34
	4	Jan. 1, 1991	7 ½	**—**	159
	4	Jan. 1, 1991	8	**1,698**	2,255
	4	Jan. 1, 1991	8 ¾	**83**	83
	1	Mar. 1, 1998	6 ¼	**260**	270
	1	Nov. 1, 1998	5 ¼	**2,074**	2,144
	2	Jan. 1, 2000	8	**448**	459
	2	Jan. 1, 2001	8	**408**	417
	2	Jan. 1, 2022	7 ½	**210**	211
	2	Jan. 1, 2022	7 ¾	**2,473**	2,482
	1	Apr. 1, 2023	7 ¼	**2,444**	2,453
	2	Jan. 1, 2023	7 ½	**3,287**	3,502
	2	Jan. 1, 2023	7 ¾	**2,709**	2,717
	2	Jan. 1, 2024	7 ½	**211**	212
	2	Jan. 1, 2024	7 ¾	**68**	68
	2	Jan. 1, 2024	7 ¾	**1,700**	1,705
	2	Jan. 1, 2024	8	**904**	929
	2	Jan. 1, 2025	8	**4,707**	4,719
	2	Jan. 1, 2025	8 ¾	**211**	212

Particulars	REPAYMENT TERMS (A)	MATURITY DATE	INTEREST RATE	**PRINCIPAL OUTSTANDING MARCH 31, 1982**	PRINCIPAL OUTSTANDING MARCH 31, 1981
Debentures with Canada Mortgage and Housing Corporation (Cont'd)	2	Jan. 1, 2026	7 ½	**286**	286
	2	Jan. 1, 2026	7 ⅞	**52**	52
	2	Jan. 1, 2026	8	**15,254**	15,291
	2	Jan. 1, 2026	9 ¾	**174**	175
	2	Jan. 1, 2027	8	**3,657**	3,665
	2	Jan. 1, 2027	9 ⅛	**1,256**	1,258
	2	Jan. 1, 2027	9 ¾	**14,560**	14,578
	2	Jan. 1, 2027	10	**2,732**	2,735
	2	Jan. 1, 2028	9 ¾	**1,746**	1,748
	2	Jan. 1, 2028	10	**23,637**	23,662
	2	Jan. 1, 2028	9 ⅝	**739**	740
	2	Jan. 1, 2029	9 ½	**13,711**	13,726
	2	Jan. 1, 2029	9 ⅝	**5,350**	5,356
	2	Jan. 1, 2029	10	**2,152**	2,154
	2	Jan. 1, 2030	9	**3,062**	3,065
	2	Jan. 1, 2030	9	**1,594**	—
				114,121	113,842
Advances on debentures with Province of Alberta (B)		—	16.46	**10,000**	—
		—	14.20	**—**	26,000
				10,000	26,000
Debentures with Province of Alberta	2	Apr. 1, 2006	9.45	**107,622**	108,670
	2	Aug. 30, 2006	10.14	**9,653**	9,737
	2	Dec. 1, 2006	9.90	**9,638**	9,725
	2	Jan. 15, 2007	9.10	**47,914**	48,409
	2	Aug. 15, 2007	9.35	**14,544**	14,674
	2	Nov. 1, 2007	9.30	**10,565**	10,661
	2	Dec. 15, 2007	9.30	**29,079**	29,342
	2	Feb. 1, 2008	9.40	**24,247**	24,462
	2	Jun. 1, 2008	9.75	**14,697**	14,808
	2	Sep. 15, 2008	9.80	**9,800**	9,873
	2	Dec. 1, 2008	9.70	**24,491**	24,677
	2	Feb. 15, 2009	10.15	**14,720**	14,822
	2	Aug. 15, 2009	10.15	**39,526**	39,775
	2	Dec. 1, 2009	10.80	**19,792**	19,901

Particulars	REPAYMENT TERMS (A)	MATURITY DATE	INTEREST RATE	**PRINCIPAL OUTSTANDING MARCH 31, 1982**	PRINCIPAL OUTSTANDING MARCH 31, 1981
Debentures with Province of Alberta (cont'd)	2	Feb 1, 2010	11 85	**19,831**	19,920
	2	Jun 15, 2010	12 33	**19,928**	20,000
	2	Aug 11, 2010	12 39	**29,893**	30,000
	2	Oct 15, 2010	13 67	**19,945**	20,000
	2	Dec 1, 2010	13 76	**29,920**	30,000
	2	Mar 4, 2011	14 20	**29,927**	—
	2	Jun 1, 2011	16 73	**30,000**	—
	2	Aug 4, 2011	16 87	**30,000**	—
	2	Sep 28, 2011	18 05	**30,000**	—
	2	Nov 6, 2011	17 80	**30,000**	—
	2	Dec 7, 2011	15 71	**30,000**	—
	2	Jan 19, 2012	16 37	**40,000**	—
				715,732	499,456
Mortgages	3	Various	Various	**355**	211
	2	Various	Various	**8,193**	—
				8,548	211
				848,401	641,105
Less Long-term debt due within one year				**5,753**	4,681
				$842,648	$636,424

SCHEDULE 4
Alberta Housing Corporation

Schedule of Grants and Subsidies

For The Year Ended March 31, 1982
(thousands of dollars)

	1982	1981
Senior Citizens' Housing, net	**$3,021**	$ 926
Community Housing, net	**1,722**	1,473
Edmonton Research and Development Park	**413**	77
Rural and Native Housing	**(43)**	8
Gregoire Park Centre	**2,934**	—
Metis Housing	**51**	—
Other	**(16)**	252
	$8,082	$2,736

SCHEDULE 5
Alberta Housing Corporation

Schedule of Other Administration Expenses

For The Year Ended March 31, 1982
(thousands of dollars)

	1982	1981
Office rental and maintenance	**$1,372**	$1,107
Travelling, moving allowances and conferences	**759**	541
Professional fees	**646**	244
Staff recruitment, relocation and training	**368**	298
Telephone, telegraph and postage	**351**	270
Data services	**301**	175
Stationery and office supplies	**273**	239
Vehicle expenses	**211**	180
Office equipment rentals	**204**	194
Advertising	**190**	226
Abandoned project expense	**118**	26
Staff housing subsidy	**74**	70
Bad debts	**72**	103
Freight	**43**	12
Office equipment maintenance	**32**	20
Directors' fees	**6**	7
Miscellaneous	**45**	49
	$5,065	$3,761

Office Locations:

Alberta Housing Corporation
Northern/Central Region Office
9405 - 50 Street
Edmonton, Alberta
T6B 2T4
Phone: 468-3535

Alberta Housing Corporation
Southern Region Office
901 Centre Street North
Calgary, Alberta
T2E 6P3
Phone: 276-9541

Regional Property Management Offices:

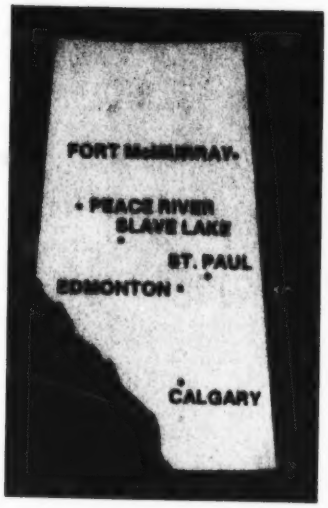
Alberta Housing Corporation
10003 Biggs Avenue
Fort McMurray, Alberta
T9H 1S4
Phone: 743-7100

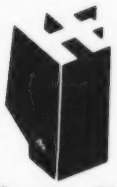
Alberta Housing Corporation
9621 - 90 Avenue
Bag 900
Peace River, Alberta
T0H 2A0
Phone: 624-5252

Alberta Housing Corporation
101 Main Street N.E.
Slave Lake, Alberta
T0G 2A0
Phone: 849-3688

Alberta Housing Corporation
5238 - 50 Avenue
Box 3185
St. Paul, Alberta
T0A 3A0
Phone: 645-5600

Alberta Housing Corporation
15350 - 114 Avenue
Edmonton, Alberta
T5M 2Z2
Phone: 452-6340





Heritage Fund